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ABSTRACT

This report analyzes the student aid needs in postsecondary education in Arkansas. Data were gathered by sending questionnaires to all the colleges and universities, vocational-technical schools, and proprietary schools in Arkansas, and to a random sample of all senior and junior students in Arkansas high schools. In addition, personal contacts were made to various student aid resource agencies, and a number of published reports and research papers were referenced. The assessment of the kinds of aid received are grouped as grants, loans, employment, and scholarships. The four main resources were found to be: Basic Educational Opportunity Grants, Supplementary Educational Opportunity Grants, National Defense Student Loans, and the College Work-Study Program. All postsecondary students (65,748) consumed an estimated $20,000,000 during the 1973-74 school year. The greatest number of consumers were four-year public university and college students (18,185, using $11,016,695). Community college students consumed less student aid than any of the other groups (485 students using $176,644). Projections of Arkansas. future student aid needs are made, along with recommendations on how the needs can be met. Tables of data are included throughout the report, and survey instruments and complete results are appended. (Author/NHM)

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A REPORT ON STUDENT AID NEEDS WITHIN THE POSTSECONDARY EDUCATION COMMUNITY IN ARKANSAS

FOR

The Arkansas Postsecondary Education
1202 Planning Commission

BY

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May 2, 1975

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TABLE OF CONTENTS

	Page
Foreword	i
Acknowledgments	iii
Summary	iv
NATURE AND SCOPE OF THE STUDY	1
Authorization and Presentation of the Report	1
Deterrents to Data Collection for the Report	1
Data Sources Employed	2
Methodology - Collection of Data	2
Methodology - Reporting of Data	3
Organization of the Report	5
STUDENT AID -- WHAT IT IS	5
An Overview of the Student Aid World	5
Student Aid Defined	6
Grants	6
Loans	7
Employment	8
Scholarships	9
Other Aid	9
STUDENT AID -- WHERE IT IS CONSUMED AND HOW MUCH THERE IS	10
Community Colleges	10
Conclusion	11
Public Four-Year Universities and Colleges	12
Conclusion	13
Private Four-Year Universities and Colleges	14
Conclusion	15
Private Two-Year Colleges	15
Conclusion	16
Vocational-Technical Schools	16
Conclusion	18

	Page
Proprietary Schools	18
Conclusion	19
Results of Survey to Resource Agencies	20
Conclusions	27
STUDENT AID: WHAT ARE THE NEEDS IN ARKANSAS	29
Problems of Evaluation and Planning for Student Aid Needs	29
Conclusion	30
A Look at the Future Postsecondary Education Consumer in 1975 and 1976	30
Seniors of '75' - What Are Their Plans	31
Conclusions	35
Seniors of '76' - What Are Their Plans	35
Conclusion	36
Interviews, Overviews, and Surveys	36
Other Studies	37
Survey of Student Aid Personnel in Arkansas	38
Conclusions	39
CONCLUSIONS	42
Reiteration of Conclusions Throughout the Report	42
RECOMMENDATIONS	48
Appendix	
A. Bibliography	
B. Financial Aid Programs in Arkansas	
C. Tables From Survey Data	
D. Survey Questionnaires	
Public and Private Colleges and Universities for 1973-74 School Year	1
Vo-Tech Schools and Proprietary Schools	3
E. Results of Student Aid Surveys	
F. Results of Student Aid Survey 1974-75 High School Seniors and Juniors	
High School Seniors	1
High School Juniors	8
G. List of Postsecondary Education Facilities Participating in Survey	

LIST OF TABLES

	Page
Community College Enrollment and Student Aid 1973-74	3
Hypothetical Community College Projections	4
Example Using Aggregates for Projections	5
Student Aid Consumed in 15 Proprietary Schools by Source of Aid	18
Federal and State Guaranteed Loans - Source from Dallas	20
MDTA and CETA	21
AREF	21
Arkansas Guarantee Loan Foundation	21
BEOG, SEOG, NDSL, CWSP	22
Table 1 - Public Four-Year Institutions	22
Table 2 - Community Colleges	23
Table 3 - Private Four-Year Institutions	23
Table 4 - Private Two-Year Institutions	24
Table 5 - Vocational-Technical Schools	24
Table 6 - New Vocational-Technical Schools Entering Program 1975-76	25
Table 7 - Proprietary Schools	25
Table 8 - Basic Grant Information	25
Table 9 - Campus Based Programs	26
Rehab. - Fiscal Year 1974	27
Comparison of H. E. W. Report to Institution Reports	27
Source of Student Aid at Public Community Colleges by Dollar Amount and Number of Participants 1973-74 Appendix C	1
Enrollment - Higher Education	2
Number and % of Students Participating in Student Aid Per Enrollment in Higher Education	2
Total Amount Student Aid Higher Education	2a
Higher Education's Dollar Amounts of Student Aid Per Student and Per Participant	2a
Source of Student Aid at Public Universities and Colleges by Dollar Amount and Number of Participants 1973-74	3
Source of Student Aid at Four-Year Private Colleges and Universities by Dollar Amount and Number of Participants 1973-74	4
Source of Student Aid at Two-Year Private Colleges by Dollar Amount and Number of Participants 1973-74	5
Source of Student Aid at Vocational-Technical Schools by Dollar Amount and Number of Participants 1973-74	6
Source of Student Aid at Vocational-Technical Schools by Dollar Amount and Number of Participants 1974-75	6
Higher Education Total Student Aid by Source Dollar Amount and Number Participants 1973-74	7

FOREWORD

This report is in fulfillment of the Arkansas Postsecondary Education Planning Commission's adoption of a proposal at its first meeting held July 19, 1974, on the campus of the University of Arkansas at Pine Bluff. The proposal is stated as follows: "A study is proposed to determine student financial aid needs within the postsecondary education community. Information of this type is needed in order to more adequately furnish needed funds for student aid." For the purpose of this Report, "adequately" is interpreted to mean equitably to all citizens of Arkansas actively pursuing an education of a postsecondary nature who prove an inability to continue their education without financial assistance. This Report is in partial fulfillment of a second proposal adopted by the Commission which is: "To make recommendations concerning the future planning and coordination of postsecondary education in Arkansas."

A prerequisite to projecting future student aid needs is the assessment of how adequately present needs are being met. On the surface of things it would seem an easy undertaking, for one would only have to apply a simple equation to the problem, i.e., student's cost less student's and parents' ability to pay = student's financial needs. Time or circumstances will not permit listing the constraints encountered in attempting to collect reliable data to simply report current conditions much less attempting data collection to prove or disprove future needs. Suffice it to say, one undeniable conclusion and concern to this report is; any projections for the future must be viewed with much caution. The immediate need in the student aid area is not how much do we need, but, how much is there now, what is it, who is supposed to get it, how do they go about getting it, and whose responsibility is it to know and provide this information. These needs will be evident throughout the Report. A supreme effort will be maintained to hold fast to the purpose of the Report which is: are we meeting current needs and can we adequately plan for future needs. It is only thru this type planning we can continue to improve the quality of postsecondary educational standards without employing emergency measures; which are usually quite costly. Many administrators have the opinion that the immediate concern is not improving the quality of programs, but that of maintaining the present quality because insufficient budgets hold many programs in jeopardy. Decreasing enrollment and increasing costs have certainly taken their toll in the postsecondary education budgets. Supplementing budgets through direct aid to students will continue to be a popular form of subsidization for quite a long time.

Providing quality education within the means of everyone's ability to pay requires planning irregardless of whether the payment is in the direct form of tuition and fees, or indirectly through Federal, State, or local taxation. The Commission must attempt to predict student aid needs reasonably accurately so those needs may be met through adequately budgeted programs, without pricing the cost out of the postsecondary

educational consumer's market. This objective can only be attained by result-oriented planning, a system of management by which output is measured and accountable.

ACKNOWLEDGEMENTS

The Commission staff is extremely grateful to the Student Aid Financial Administrators at the various Arkansas postsecondary education facilities, who submitted student aid data for this Report. Other data was received from Rodney Showalter and Paul Langston of the State Department of Higher Education; Dr. Charles Grady and Miss Suzy Scott, H. E. W., Dallas; and 3,269 juniors and seniors from randomly selected Arkansas high schools.

Individuals from the State Department of Education who provided supportive assistance were LeRoy Pennington, Jim Paul Franks, Rupert Sims, D. F. Price, and Luther Hardin.

The staff is especially appreciative of the work volunteered by the students of the Arkansas Deaf School. They saved the staff many hours by recording the results of the high school survey on data processing code sheets.

Further appreciation is given to the following members of the Department of Higher Education who assisted in the preparation of the final draft for this Report: Virginia Claxton, Mary Anderson, Barbara Anderson, and Lynda Phillips. Mr. Roy Belew, the Department's Data Processing Coordinator wrote the programs and processed the data for the high school senior and junior surveys.

SUMMARY

The Postsecondary Education Planning Commission authorized the following Report on July 19, 1974, at its semi-annual Commission meeting.

The Report attempts to analyze the student aid needs in postsecondary education in Arkansas. Data was gathered from student aid administrators at the postsecondary education institutions, student aid resources, published reports, and surveys to juniors and seniors in Arkansas high schools.

There are many kinds of aid. They may be grouped as Federal, State, and private, or by common terms relative to conditions the participant must meet. This Report has chosen the latter and they are Grants, Loans, Employment and Scholarships. The four main resources used today are: Basic Educational Opportunity Grants, Supplementary Educational Opportunity Grants, National Defense Student Loans, and the College Work-Study Program.

The greatest number of consumers of student aid are students attending four-year public universities and colleges. There were 18,185 students (duplicated and 12,023 unduplicated) who used $11,016,695 in student aid during the 1973-74 school year. The community college student consumed less student aid than any of the others. There were 485 (duplicated and 312 unduplicated) students who used $176,644 during 1973-74. All postsecondary educational students, 65,748, consumed an estimated $20,000,000 or $304 per student enrolled, during the 1973-74 school year.

According to a report recently published and widely accepted, [1] Arkansas had a total need of $37.12 million in 1971-72, and 17.12 million of that need was reported not met. The $37.12 million was based on an enrollment of 47,216, or $786 per student enrolled. The Davis report also excluded proprietary schools.

Because Arkansas is a most unique and conservative State this Report suggests $28 to $30 million is a more realistic and obtainable goal for the State at this time. The Report suggests the student financial needs be met by Federal, State, and private means. The Federal Government should contribute no less than 50 percent, the State 25 and the remaining 25 percent to be provided by private sources. The community colleges have the greatest unmet need at this time. The vo-tech schools would have the greatest need if they offered programs conducive to full-time participation and accreditation for Federal Funding.

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[1] Jerry S. Davis, Student Financial Aid Needs and Resources in the SREB States: A Comparative Analysis, Southern Regional Education Board, 130 Sixth Street, N.W., Atlanta, Georgia 39313.

In the survey of the juniors and seniors attending Arkansas high schools it was found that 46 percent of the seniors and 43 percent of the juniors do want to continue their education, and another 16 percent desired part-time work and part-time education. The greatest percent (46) of the seniors expect to attend a four-year college or university. A great percentage (17) showed they wanted a vo-tech educational program. Historically, only 3 to 4 percent of the graduating seniors have enrolled in vo-tech schools.[1] It appears the vo-tech schools must analyze the reason why so few high school students expect to attend and do not.

The survey showed there are still a great number (56.4 percent) of seniors who know nothing about student aid. The survey showed 55 percent of the students' family incomes was $12,000 or less and 36 percent of the families both parents work, and the largest percentage of families had 4 members. This would indicate approximately 50% of the students planning to continue their education would probably qualify for financial assistance for at least part of their educational costs.

The conclusions and recommendations are listed at the end of the Report. In general it is concluded current needs are not being met, the loan resources are overfunded, there is more money needed for grants and employment and the State's effort is far short of its obligation. It was also determined there is a need for the postsecondary education institutions to agree on standardization of terminiology and procedures, with an eye toward establishing effective information systems in student aid.

The recommendations were made to the Commission and may be found on pages 48, 49 and 50.

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[1]Vance M. Sales, Arkansas High School Graduates 1974, The Report of a Survey of the 1974 Arkansas High School Graduates, Education Department, Arkansas State University, Jonesboro, Arkansas 72467.

THE NATURE AND SCOPE OF THE STUDY

Authorization and Presentation of the Report

This Report on student aid needs within the postsecondary education community in Arkansas is submitted on May 2, 1975, to the Arkansas Postsecondary Education Planning Commission, at its third semi-annual Board meeting held on the campus of the University of Arkansas at Fayetteville. As adopted by the Commission this Report is prepared by Mrs. Ruth E. Glover, Research Analyst, under the direction of Dr. M. Olin Cook, Director, and Dr. Gary Chamberlin, Associate Director of the Postsecondary Education Commission staff.

Deterrents to Data Collection for the Report

The 1973-74 data was difficult to recover because the institutions were well into the 1974-75 school year at the time they were surveyed for this Report. Data for the 1974-75 school year were collected from the institutions only through January, otherwise this Report could not have been completed for the May 2, Commission meeting.

Reporting cycles presented problems. Many sources of aid and reporting facilities employed a fiscal year, some postsecondary education facilities used their individual school year as the reporting cycles, and some kept monthly updated information. One could easily be caught comparing and adding apples and oranges unless clear communication was used in requesting data. It was necessary to use all obtainable data, regardless of possible overlap of cycles in order to present as true facts as possible.

The Sources of student aid were too numerous to include each by name. (See Appendix B, pp. 1 and 2 for a partial list of aid available.)[1] There are educational benefits disbursed directly to the student by private clubs and associations, individuals, and corporations. Often a student receives a scholarship or some other form of financial aid that is unknown to the aid administrator at the institution. It is believed the amount of this type aid is relatively insignificant so that exclusion will not profoundly effect the conclusions of this Report. All known sources are included in the Report but some are grouped under broader categories.

The Report will primarily deal in aggregates, a method which often obscures individual data and can distort the true picture. As an example,

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[1] Scholarship and Financial Aid Available to Residents of the State of Arkansas, State Department of Education, A. W. Ford, Director, 1974.

there are five community colleges at this writing, but at the beginning of the 1973-74 school year only three were in operation and one of those, Garland County, had not established Federal eligibility for student aid. To be realistic, one must guess the percentage of student aid at Garland County will coincide with the percentages at Phillips and Westark. Only a small percentage of student aid was awarded to the two community colleges. Community college enrollments make forecasting difficult because of their tremendous growth and they have not yet peaked or shown any stabilization as of this writing.

In 1973-74 there were 5,353 students enrolled at the two community colleges, and 352 of these were receiving one or more types of aid for a total of $176,644.[1] Only 6.6% of the total enrollment was receiving financial assistance at a rate of $501.82 per participant. Using these figures as guidelines, Garland County, if it had been eligible, would have needed $35,127. (See Appendix C, page 1, Table I.)

Data Sources Employed

Data for this Report were obtained from a survey of all financial aid administrators of all postsecondary education facilities in the State, administrators and providers in the various aid resource field, and a survey of a random sampling of juniors and seniors in Arkansas high schools.

Methodology - Collection of Data

Questionnaires were sent to all the colleges and universities of higher learning, vocational-technical schools, and proprietary schools. Examples of the questionnaires are located in Appendix D, pp. 1-4.

Questionnaires were sent to a random sampling of all senior and junior students in the Arkansas high schools. (See Appendix F, pp. 1-14.)

Letters were written and personal contacts were made to the following student aid resource agencies: Dallas Regional Office of H. E. W., Office of Education, Arkansas Rehabilitation Services, Little Rock Regional Veteran's Administration Office, CETA and MDTA financial aid fiscal offices, Arkansas Rural Endowment Fund, Arkansas Guarantee Loan Foundation, and the American College Testing Program (ACT). There were also personal interviews with aid administrators and aid resource people, reports from various resource people, and the State Department of Education and Higher Education.

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[1]These figures include nine (9) students at Garland County receiving $1,218 in loans and scholarships.

There were several published reports and research papers containing student aid data and observations. Thru these publications much insight was gained about the problems of the student aid world. (See Appendix A, Bibliography.)

Methodology - Reporting of Data

For the most part of this report, the simple aggregate method of data presentation will be used. This method will not be used entirely because it does not take into account the relative importance of the individual data items and these single facts deserving consideration are often obscure. Sometimes exceptions can be significant enough to distort the total picture.

To demonstrate the above point, examine the community college student aid situation. In the fall of 1973, there were only three community colleges in operation, and one of those had not received federal eligibility for student aid. If projections for student aid needs in the community colleges are based on theaggregate totals of all three of the colleges the dollar amount would be less than the actual need. See the example below:

	All Three Com. Colleges			Westark & Phillips Co. only		
Com. College	Total Stud. aid	Total enrol.	$ amt. per stud.	Total Stud. aid	Total enrol.	$ amt. per stud.
Westark	$110,042	3,459	$31.81	$110,042	3,459	$31.81
Phillips	65,384	1,894	34.52	65,384	1,894	34.52
Carland	1,218	1,057	1.15	-------	-----	------
TOTAL	$176,644	6,410	$27.55	$175,426	5,353	$32.77

Presuming all other variables remain constant (which is highly improbable, but is presumed so here for expediency and simplicity) and the estimated need for future needs were figured on the $27.55 as opposed to the $32.77, the resulting forecast would fall short of the amount needed, because in 1974, Garland County was accredited and there were and will be considerably more student aid recipients:

Per student need		Fall, 1974 Enrollment		
$32.77	X	8,644	=	$283,263.88
27.55	X	8,644	=	238,142.20
1974 Total Community College Deficit				($ 45,121.68)

To carry the point further if the total of all students enrolled in every postsecondary education facility is divided into total student aid dollar amounts without regard for individual characteristics of the categories of postsecondary education facilities, and projections are based on these figures, Arkansas would either find itself way short of needed student aid, or could over-estimate its need and appropriate valuable tax dollars needed elsewhere in Higher Education.

The 1973-74 enrollment of the University of Arkansas at Monticello was 1,643 and 645 students were consuming $755,930 of student aid. This amounts to $1,171.98 per student participating or $460.09 per student enrolled. (UAM is selected for this example because its enrollment is closer to those of the community colleges than any of the other four-year institutions. Thirty-nine percent of UAM total enrollment (student aid participation was 6.6 percent of the two accredited community colleges' total enrollment) participated in student aid. In addition to a greater percentage of the students needing or getting student aid, the UAM students averaged receiving over twice as much aid for that year.

Student Aid Projection Using Simple Aggregate Method as Compared to Individual Facilities' Projections

Facility	1973 Unduplicated No. aid participants	1973 Total $ amt. used	1973 $ amt. per stud.
Westark	191	$110,042	$ 576.13
Phillips Co.	112	65,384	583.73
UAM	645	755,930	1,171.98
TOTAL	948	$931,356	$ 982.44

In the above example, note that the total per student use is $982.44. By applying a six percent rise in the cost of living index to that, $ ($1,041.39) and multiplying it by the projected number of 1974-75 participants, (1,063) there is a projected need for $1,106,998 for these three schools. However, in the example below each school's projected need is computed separately and there is a total projected need of $1,038,634 for the 1974-75 school year, resulting in a difference of $68,364 between the two methods, which is significant.

Facility	1974-75 Projections		
	$ amt. needed	Unduplicated student part.	Total $ amt. needed
Westark	$ 610.70	243	$ 148,400
Phillips Co.	618.75	206	127,462
UAM	1,242.30	614	762,772
TOTAL		1,063	$1,038,634

Organization of the Report

The Report will begin with a foreword and summary, followed by an overview of student aid concepts, a presentation and discussion of data collected and ending with conclusions and recommendations. An appendix will include a Bibliography, methods used in collecting and analyzing data, and tabulations of the results of the surveys.

STUDENT AID -- WHAT IT IS

An Overview of the Student Aid World

The student aid world is a vast network of complex concepts and problems. It is analogous to the traditional potluck supper in that it appears to be loosely structured, resulting in duplicated efforts, some shortages and overages, yet the total end result is really not too bad. There appears to be satiation for some, adequate fulfillment for most, subsistence consumption for many, and those with special needs must provide for themselves or choose from what is available even though the choices may not be what is needed or desired by the consumer.

There are many unresolved problems regarding student aid, both philosophical and mechanical. For instance, many argue that most student aid is a subterfuge to finance under budgeted postsecondary education programs, and if the tuition was free and tax supported there would be no need for student aid.

Others pose the question, is an interest-bearing loan an aid or an obligation? These anti-loan people contend if any of the loan can be considered aid it can only be the reduced interest rate and long-term pay back feature. Pro-student loan people say loans are an investment, a sacrifice now for future returns. There are extremists on both sides. One camp argues public-supported postsecondary education would yield returns to society so great that "free" education should be extended beyond the secondary level. They believe society's ills would be substantially alleviated because free postsecondary education would produce

a society in which more people would reach self-actualization and personal fulfillment, and others maintain the higher return of income taxes alone because of better paying jobs would justify total public support.

The other camp argues postsecondary education is a privilege to be consumed by those willing to pay the cost and able to benefit from the experience, and those willing but not able to pay must be assisted through loans and a work-study program or their desire to obtain an education is not very great.

The majority of people have individually agreed the answer lies somewhere between the two, so that the current trend is to offer the financially needy student a financial student aid package. Defining and grouping those many types of student aid that make up "the package" is almost an exercise in futility. However, an attempt to define and group aid by resource is presented below.

Student Aid Defined

There are various ways to classify student aid. Probably the most widely grouping used is the source of money, i.e., federal, state, local, and private. For the purpose of this Report, the resources will be grouped by their relationship to the student concerning the conditions or pay-back arrangements. There are grants, loans, employment, and scholarships of numerous origins and purposes.

GRANTS

Only those grants reported to the analyst and used by Arkansas facilities will be defined.

BEOG

The basic educational opportunity grant is a federal grant available to eligible students entering postsecondary education for the first time after April 1, 1973. The facility, the program within the facility, and the student each have eligibility factors to meet. The grant is now open to freshmen and sophomores. Juniors and seniors will be included fall of 1975 and 1976, respectively.

The grant carries no obligation to pay back either dollars, employment, or enrollment in a specific program, during or after enrollment, and the student may receive up to $1,400 per school year minus the student's and the student's family's combined contribution, and no more than 50% of the student's need, relative to the cost at the particular institution chosen.

SEOG

The supplemental education opportunity grant is a supplement to BEOG and other forms of aid and is for the exceptionally needy student. Individual grants range from $200 to $1,500 per year. The grants are awarded on a 50 percent matching basis, and a student must use some other campus-based, Federally approved student aid for the match.

Nursing and Law Enforcement Grants

These grants require no financial obligation if the participant meets conditions set by each. The nursing grants are awarded only to those students entering the associate degree nursing program and LEEP grants are available only to law enforcement personnel.

LOANS

Student loans make up a portion of the second one-half of the most common known "student aid package" and are administered by various agencies. Some students prefer loans rather than over-burdening their academic schedules with additional work in the employment field.

AREF

Arkansas Rural Endowment Fund is one of Arkansas' leading sources of student aid. It is unique in that it is a private non-profit corporation. Students apply directly to AREF and can receive a maximum of $1,200 per year. AREF has guaranteed and non-guaranteed loans. Repayment begins nine months after the last semester in the postsecondary education facility. Interest was 7½% (will vary with the prime interest rate) in 1973, and the Federal Government will pay AREF the interest on guaranteed loans while student is in school and shows need.

NDSL

The National Direct Student Loan was formerly known as the National Defense Student Loan. It is a long-term, low (3%) interest-bearing loan with pay-back cancellation at varying rates for various reasons. Institutions approve and make the loans and are responsible for collections. Institutions provide one-ninth of the total loan dollars; the Federal Government provides the remainder.

Guaranteed Bank Loans

Long-term loans, including AREF, are guaranteed by the Loan Guarantee Foundation of Arkansas. The loans are made by state banks, commercial banks, savings and loans, credit unions, and other lending institutions. Additional loans provided by lenders from other states for

non-resident students attending Arkansas schools are included in this category by some facilities. At present these loans carry a 7½% interest rate when repayment begins. There are also Federally Guaranteed Bank Loans.

Nursing Loans

These are conditional loans with varying rates of pay-back for students who have been accepted into an accredited associate degree nursing program.

Emergency Loans

These loans are institutional short-term loans to students who have immediate need for payment of tuition, books, etc., and can not wait for other type aid approval. There is usually little or no interest accrual.

EMPLOYMENT

The third part of the student aid package is employment. The idea of student employment as student aid is a controversial one. It is considered a form of student aid and familiar to the student aid world under the acronym of CWSP or college work-study program - campus and off-campus. It is available to vo-tech and proprietary schools as W. S. P. This particular program is considered aid because the Federal Government pays 80% of the student's earnings, creating jobs which the State alone could not afford. Employment obtained by the student on his or her own is not considered aid. However, a student aid administrator has a responsibility to assist any needy student locate a job or refer him/her to those who can, when the student is qualified and can prove a financial need. CWSP guidelines require the employment be relevant to the area of the student's academic program. The remuneration is usually an hour's work for an hour's pay at the established federal minimum hourly wage rate.

All the foregoing programs are based on need. The institutions usually employ an aid administrator or other administrative personnel fulfilling that role who determines the student's needs through the use of a contractual needs analysis or through the institution's own needs analysis. Aid resources determining and providing aid directly to the student ordinarily notify the student aid administrator to insure the aid is used for educational purposes and that the student's need is not over-met.

This Report will not expound the virtues or pitfalls of the application process, and methods of determining particular student needs. The four needs analysis most used are: the American College Testing Program,

(ACT); the College Scholarship Services, (CSS); the Basic Education Opportunity Grant, (BEOG); and the net taxable income method. ACT is used by twelve (12) of the 18 public and private colleges and universities; CSS is used by 3, one (1) uses its own and two did not respond to the question. (See Appendix E, p. 4.) The vocational-technical schools use the income tax method, and most of the smaller proprietary schools use their own.

SCHOLARSHIPS

Scholarships are usually based on financial need and/or special academic ability. To make any generalizations concerning scholarships is folly. There are athletic scholarships which have nothing to do with exceptional academic ability or need, there are scholarships in special fields, again, some based on need, some on ability. There are institutional tuition and fee waivers which are considered in the scholarship category.

Basically, there are three scholarship groupings: institutional, community (includes philanthropic individuals), and industrial or corporate programs. There is no pay-back - however, some attach conditions of myriad types. A student may have to pursue a certain academic or athletic program, or one may only have to be a descendant or relative of a person in a particular profession or club, and some are based on need and/or academic ability. The scholarships are generally small, covering either tuition or books and sometimes both. Many of them are recruiting tools and more honorary than need-based, but certainly contribute to the student aid world.

OTHER AID

The Report would be lacking if there were no mention of veteran's administration benefits, social security educational benefits, including supplemental security income, the vocational rehabilitation program, military sponsored programs (ROTC, Merchant Marine, Coast Guard, Navy, Army, etc.). There are hundreds of employers both private and public who offer as fringe benefits time off with pay to attend some form of postsecondary educational institution. The minority groups provide scholarships for needy students who qualify, and many churches and religious groups offer financial assistance. (In Appendix B is a list of only some (eighty-two) of the state and other financial aid programs.) Dollar amounts of some of these programs will be discussed later in this Report.

STUDENT AID -- WHERE IT IS CONSUMED AND HOW MUCH THERE IS

Again, recoverability of data and terminology poses a problem. Excluded in this Report are educational experiences received on-the-job. Even though V.A. and Rehab. benefits are expended for this purpose the facilities do not come under the definition of postsecondary education. Also excluded are the funds received by the many state and private employees who are paid the full rate, or varying percentages of their regular salaries while attending an educational facility for the purpose of professional growth, and as a part of the employee's fringe benefits. Social Security benefits and V.A. benefits are excluded because the recipient receives a sum of money beyond what is normally considered student aid, and the amount of each grant specifically earmarked for educational expenses is left to the discretion of the recipient according to his or her educational needs. There are other student aid funds but are probably insignificant to the total aid program.

The following discussion of student aid is organized by categories of types of postsecondary education facilities. This organization is necessary because the internal characteristics are so diverse.

Community Colleges

During the reporting year of 1973-74, there were 6,410 fall enrollees in the three operating community colleges. Only 402, or approximately 6.3 percent of the total enrollment expressed a need for financial assistance through the student aid offices on campus. (See Appendix E, p. 1, question (1).)

This is a very low percentage as compared to the other higher education facilities. In 1971-72, the estimated aggregate financial need of students in all the SREB states enrolled in a public two-year college was 13 percent.[1] It was one percent in Arkansas during the 1973-74 school year. The Arkansas 1973 median family income was probably $7,000.00 or less (in the 1970 census it was $6,273), indicating the community college population must possess unique characteristics to explain the low percent of student aid applicants, because students whose family income fall in this range normally would need financial assistance to continue their education.

The unduplicated number of reported participants at Phillips County and Westark Community College was approximately 312, or about 6 percent of

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[1] Davis, op. cit., p. 19.

the enrollment of the two colleges. (See Appendix C, p. 2, Tables II-A and III-B.) Duplicated participants totaled 476 students. To phrase it another way, 312 students are participating in 476 student aid programs which means some of the students have applied for and received aid from two or more sources. Considered ideal by most student aid administrators is the tri-dimensional "student aid package". It consists of not more than one-half of the student's need in the form of a basic grant (BEOG); the other half is made up of college work-study (CWSP) or other type of employment and an interest-bearing loan from various sources of varying types. Possibly some of the reasons student aid consumption was so low are: (1) there were many older students resuming their education or enrolling for the first time because they had more leisure time and were financially able to pay for their own education, (at least 50 percent of the student population at Phillips County is 21 years old or over); (2) a two-year program costs the student less, totally, than a four-year program so that they are willing to forego aid for two years, but not four; (3) most of the students attending the community colleges live at home which reduces direct cost; (4) BEOG was available only to full-time freshmen who began their education for the first time after April, 1973; (5) many of the students are ineligible because they take less than 6 credit hours because they attend for personal fulfillment, rather than meeting academic or employment objectives; and (6) only two community colleges were eligible for federal student aid.

One administrator at a community college said he expected student aid to at least triple within the next two years as compared to the 1973-74 figures. As of January, 1975, the total number of approved applicants was 723 with an approved amount of $474,775.00. During the school year 1973-74, there were 312 participants (unduplicated) using $176,644.00. The number of participants increased by 131 percent while the dollar amount increased 169 percent. The per student dollar amount of student aid used by participants was $566.16 in 1973, as compared to $656.67 as of January, 1975, an increase of 16 percent. The community colleges had the lowest per student use figure of any postsecondary education facility of higher education. (See Appendix C, p. 2a, Tables III-A and III-B.)

Conclusion: The demand for student aid in the community colleges will significantly increase during the 1975-76 school year. If the supply does not increase proportionately, there will be less per student usage because:

1. BEOG grants have been extended to include sophomores and freshmen beginning Fall, 1974.

2. BEOG grants have been extended to include less than full-time students, so that even a half-time student may be eligible.

3. Inflation has increased cost, which has influenced both ACT and CSS to increase the cost of living allowances in their formulae.

4. Community colleges' enrollments increased 55 percent in one year, therefore, it is within reason to expect continued population increases, which in turn will mean more students using more student aid.

5. More public information efforts are being made to recruit students for community colleges enrollment.

6. The total number of community colleges have increased. There are now six (6) as compared to three in the 1973-74 school year.

7. More efforts are being made to inform people about student aid.

8. There were no unused student aid funds left at the end of the school year, which were not earmarked for future use (summer sessions). One community college expressed a need for more nursing loans and lenders for federally insured loans, indicating more student aid would have been consumed had there been resources available for specific types of aid.

9. In 1973, only two community colleges had established eligibility or were in a recognized status for federal student aid funding; there were three (3) in 1974, and it is expected there will be six (6) in 1975.

Public Four-Year Universities and Colleges[1]

During the reporting year 1973-74, there were 38,476 fall enrollees in the eight (8) four-year and the one (1) two-year public universities and colleges. (See Appendix E, p. 1, item (1).) There were 12,112 students reported who applied for student assistance through the student aid offices. This is 31 percent or almost one-third of the total enrollment. The unduplicated number of participants during the year was 12,023 (estimated). The four-year public colleges consumed approximately 54 percent of the total financial aid of all SREB facilities during 1971-72, yet they enrolled over 72 percent of all students enrolled in higher education.[2]

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[1]Arkansas State University at Beebe is included in this section because the student aid data was stored as such.

[2]Davis, op. cit., p. 19.

During 1973-74, the percent of student aid consumption was 68%. The duplicated total number of participants was 21,592 using $11,316,844.00. student aid during the 1973-74 school year. (See Appendix C, Table IV, p. 3, and Tables II-A and III-B, p. 2.)

At the end of January, 1975, 35 percent of the enrollment applied for student aid. This is only a four percent increase over the 1973-74 school year total. The per student use by participants increased from $941.23 to $1,000.99 for a 6 percent increase. This could be very significant considering the data for 1974-75 is through January, 1975 only. It was also reported by five institutions that 779 students applied for but did not receive student aid. Three universities reported all that applied and proved a need received aid, and one college reported the data was not available. (See Appendix E, p. 1, item 2.)

In the aggregate there are few outstanding or profound observations to be made concerning student aid usage. It should be noted, however, the per student amount of student aid dollars has increased six percent, while the number of participants has increased two percent. This indicates the increase in the amount of student aid is not just the result of more students demonstrating a need, but because of the rising cost of education and more liberal needs analysis the amount each student received has increased.

There are several significant characteristics of individual institutions which should be noted. Thirty-one percent of the total enrollment of all public colleges and universities applied for student aid during 1973-74. However, at the institution having the largest enrollment, only 18 percent applied; at the institution having the smallest enrollment, 44 percent applied and at one institution enrolling the largest percent of black students, 77 percent applied. The institution where the most students applied for financial help, the per student use per year was $161.94 less than the one reporting the least number of students applying.

Conclusion: The total supply of student aid dollars in the public four-year institutions will increase significantly, however, the dollar amount of individual participation will not increase significantly because:

1. In 1975-76, the total actual enrollment is expected to decrease or increase only slightly, and the percent of increase in 1976-77 is quite small, less than one (1) percent.

2. BEOG will be extended to include seniors, juniors, sophomores, and freshmen by fall of 1976.

3. There is more state participation. The State now has SSIG (State Student Incentive Grant), and the Arkansas scholarship program scheduled for use by students prior to 9-75.

4. There are increased efforts to motivate minority groups to attend college, and these groups have the greatest percentage of need.

5. College recruiting efforts and high school guidance practices are informing college-bound students more about student aid. These efforts will be increased within the next two years.

6. Rising cost of living and inflationary economical conditions add to total aid required to attend college.

Private Four-Year Universities and Colleges

During the 1973-74 school year there were 7,832 fall enrollees, in nine (9) private four-year institutions. There were 4,897 students, or 62 percent of the enrollment, who applied for student aid assistance through the campus student aid office. Twenty-eight percent of the total student aid used by the higher education facilities was used by the four-year private schools. This is considerably higher than the SREB average of 15 percent.[1] In Arkansas, the family incomes of the students enrolled in the private schools were not much higher than those attending public schools.[2] The demand for private education is obviously due to more significant factors than economic ability, as many students from higher income brackets prefer a public college or university as they do private facilities. There were 4,921 students (unduplicated) who received student aid during 1973-74, (See Appendix C, p. 4, Table V.) The explanation given for having more participants than applicants is that the student aid offices only have records on those students who apply through their office, and some students receive aid, mostly scholarships, who did not apply for them. Organizations may award scholarships based on some measure of achievement irregardless of need, and sometimes to the total surprise of the recipient. The majority of all postsecondary education facilities surveyed are not required to keep this data, consequently, the data is estimated. Six (6) of the private colleges estimated 241 students applied but did not receive assistance, the remaining three either reported the data was not available or unknown, or that all who applied received assistance.

There was a total of $4,731,876.00 in student aid consumed during 1973-74. The per student participant use was $961.56 which is much higher than the public institutions or community colleges. (See Appendix C, p. 2a, Table III-b.)

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[1] Ibid, p. 19.

[2] Ibid, p. 8.

Conclusion: Both student aid dollars and number of participants in the four-year private institutions should increase, but not significantly within the next two years because:

1. Students attending private colleges and universities are eligible to participate in SSIG and the Arkansas Scholarship Program.

2. BEOG will be extended.

3. More institutions will be in a recognized status to receive aid.

4. More emphasis will be given to student aid.

5. If the inflationary economic conditions continue it will force some students to enroll and others to transfer to a public institution where costs are lower. At best the total enrollment for all private colleges has increased only by 111 students since school year 1968-69.

6. Enrollments, and physical growth is currently static with no known efforts to increase size, numbers of facilities, or numbers of enrollees.

Private Two-Year Colleges

During the 1973-74 school year, 525 out of a total enrollment of 618 applied for student aid. This represents 85 percent of the total enrollment which thus far is the highest percent of any of the categories representing higher education. The SREB average of total dollars used by two-year private schools is 2.2 percent, in 1971-72 as compared to three (3) percent for Arkansas two-year private facilities during 1973-74.[1]

There were 506 unduplicated student aid recipients from three private two-year colleges. (See Appendix C, p. 1, Table VI.) The duplicated number of participants was 1,056 using a total of $474,321.00 in student aid.

The dollar amount for both total and per recipient use increased while the percent of participants per total enrollment decreased. According to data reported there are fewer students demonstrating a need, or able to qualify under present guidelines, yet those who do qualify are receiving larger portions.

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[1] Ibid, p. 19.

It is interesting to note that the students at the private colleges and universities receive approximately the same amount of student aid per student as the public four-year institutions. (See Appendix C, p. 2a, Table III-B.) This is surprising because the cost of attending a private institution is considerably more than the public institutions. If the objective is to equalize the cost to the student to make entry to any institution of his or her choice more accessable then according to the data reported the objective was not met in Arkansas during the 1973-74 school year.

Conclusion: There should not be a significant increase in the supply of per student usage of student aid dollars in the private two-year colleges, however, total supply and demand will increase because:

1. The enrollment will remain fairly static if not decrease, based on past enrollments, and there are no known efforts being made to increase the number of facilities, or expand any of the facilities to accommodate more students.

2. Eighty-two percent of the total enrollment are now participating in student aid, which is extremely high and quite unlikely to increase.

3. The dollar amount will increase some due to higher educational cost, more liberal formulae used in recognized needs analysis, and the extensions made by BEOG.

4. One college formerly ineligible will be receiving Federal student aid for its students.

Vocational-Technical Schools

There were fifteen (15) vo-tech schools reporting an enrollment of 5,455. If the vo-tech schools were grouped with the higher education facilities, their enrollment would have represented approximately 9.2 percent of the total enrollment during the 1973-74 school year. The vo-tech schools reported there were $482,424.82 in student aid consumed by approximately 2,372 students. (See Appendix C, p. 6, Tables VII and VIII.) Probably 1100 to 1500 of these participants were unduplicated recipients. By grouping the vo-tech schools with the higher education facilities it is found that the vo-tech schools used two (2) percent of the total student aid in 1973-74. Vo-tech schools made up 4.6% of the enrollment and used 2.4% of the total student aid in the SREB states. [1]

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[1] Ibid, pp. 9, 19.

This indicates that although vo-tech schools in Arkansas enrolled twice as many students percentage-wise in the region, 9.2%, the percentage of student aid usage was almost identical.

In 1973-74, the Comprehensive Employment Training Act program was not in existence. It is expected to be the largest source of student aid, phasing out MDTA, within the next two years.

The Southwest Technical Institute reported the highest amount of student aid. The reclassification of this facility will reduce the total amount of student aid consumed by the vo-tech schools.

The two vocational-technical programs located at the community colleges are not included in this section, but are included with the data from the community colleges.

The administrator for the vo-tech schools explained why there was not a greater amount of student aid used at the schools: (1) tuition was very low, ($96.00 per year), and anyone who proved a need could receive a tuition waiver. There was approximately $9,451.00 used for this purpose during 1973-74; (2) there are no dorms, so all students commute, with bus transportation provided free within a fifty mile radius; (3) many students attend evening classes on a part-time basis, which allows them to work full-time; (4) with the exception of Southwest, the vo-tech schools did not qualify for the usual Federal student aid programs; (5) the length of the courses are shorter than those of higher education facilities, thus reducing the total cost to the student.

Eliminating the student aid of Southwest, the reported total consumed by January, 1975, was $549,341; this is an increase over 1973-74 even though the 1974-75 year was only into its fifth month. (See Appendix C, p. 6, Tables VII and VIII.)

The per student enrolled usage was $88.44; the per student-recipient (unduplicated) was approximately $321.62. This is the lowest per recipient yet reported. This data is consistent with information obtained in personal interviews.

There is a lot more student aid consumed by and for vo-tech students than was reported. However, it is irrecoverable data. For instance, it was reported that V.A. benefits were used by 1087 students. The minimum V.A. benefit is $270.00 per month for a single veteran and $366.00 per month if married with one child (add $22.00 per month for each additional child). There are other V.A. programs which provide educational funds. The current information system provides no way to obtain this data per recipient for dollar amount at any one facility.

Conclusion: Arkansas vo-tech students use one half as much student aid as vo-tech students in other SREB states and the total dollar amount of student aid should remain near the same or increase very little because:

1. Southwest will not be classified as a vo-tech school. There are nine (9) more vo-tech schools scheduled to open by late summer, 1975, however, they will not have Federal eligibility unless significant changes are made.

2. There was a waiting list of some 400 applicants in September, 1974,[1] but no great increase in student aid can be expected unless the vo-tech schools become recognized in an accreditable status by the Federal student aid sources, and recognize educational cost in the student budget other than tuition, fees, books and supplies.

Proprietary Schools

There is currently little information provided by most of the proprietary schools. Possibly, the only way to obtain sufficient data for a report is to make personal calls on each proprietor. Of course, this is a time and money consuming process, and an impossibility within the Postsecondary Educational Commission's resources. Many of the schools willing to cooperate simply did not have data stored in the form needed for this Report. Questionnaires were sent to 124 schools; thirty-two were returned in time to be included in the Report. The names of the schools will not be used, however, the type of student aid used is shown below:

Student Aid Consumed in 16 Proprietary Schools by Source of Aid

Source of Aid	1973-74		January, 1975	
	$ Amt.	# Stud.	$ Amt.	# Stud.
CETA	$ -0-	-0-	$ 7,920.00	11
REHAB.	45,954.50	61	64,990.00	75
V.A.	47,310.00	88	39,770.00	59
AREF	10,750.00	13	10,000.00	10
SCHOLARSHIP	17,850.00	27	18,050.00	27
BEOG	6,155.00	7	22,338.00	29
AGL	5,705.00	8	405.00	1
OTHER LOANS	3,300.00	11	-0-	-0-
OTHER AID	2,345.00	66	2,880.00	59
TOTAL	$139,369.50	281	$166,353.00	271

[1] Editorial, "Record Enrollment of 3,764 Reported at State Vocational-Technical Schools," Arkansas Gazette, September 18, 1974, p. 11-A.

Twenty-nine of the schools reported there were 1,786 students enrolled in their schools during the 1973-74 school year. The State Department of Education estimated 6,957 students had enrolled at the end of spring semester registration during the 1974-75 school year. One school reported the questionnaire did not apply, one school reported it had no students, and one began operations January 1, 1975, too new to have student aid yet.

Sixteen (16) of the schools had thirty-two (32) participants who borrowed $19,000.37 from the Arkansas Rural Endowment Fund; and 22 participants who had borrowed $14,532.48 through February of 1975. These figures are those of the AREF; the thirty-two schools answering the survey only reported $10,750.00 was borrowed by 13 of their students. This should indicate the total amount of student aid reported is far below the actual amount. The total amount reported for the 16 schools was $139,369.50 for 1973-74. One school represented $103,500 of this amount, so it is clear the aggregate method of presenting and analysing data does not apply here.

It was reported that during 1973-74, the 281 proprietary school students participating in student aid used an average of $405.98 each, indicating as much as $2,824,403 could have been used by proprietary school students.

The primary source of student aid in 1973-74 was Veteran's Administration benefits, and as was reported earlier there is no practical means of knowing this amount. The second most used aid resource is the Rehab. program. The Rehab. benefits are even more thus far in the 1974-75 school year, than they were in 1973-74.

There are several students attending the schools through various loans and many of the schools have a pay-as-you-go contract.

CETA will become a greater part of the student aid in the next few years, as will BEOG and Rehab.

BEOG and other Federal student aid is available to those schools having national accreditation as recognized by the U. S. Department of H. E. W., Office of Education, however, in private interviews the proprietors expressed their opinion that the expense of obtaining accreditation was prohibitive to the small and medium schools.

Conclusion: Even though the actual amount of student aid consumed in Arkansas proprietary schools is unknown, the amount known in the future will increase because:

1. The proprietary schools, especially the larger ones, are making greater efforts toward professionalism and organization as a group. This will mean more cooperation and improved relations with state agencies requesting data.

2. Although national accreditation is costly, more proprietary schools will be accredited so they will be eligible for their students to participate in Federal student aid programs.

3. Enrollment is expected to increase in the larger schools because of the demand for shorter courses, and the felt need for employment during the economically unstable period of the times.

4. Proprietary schools are enjoying a newly recognized status within the postsecondary education world in which they are preceived as an augmentation to, rather than in competition with the public and non-profit facilities in the system.

Results of Survey to Resource Agencies

The analyst interviewed, telephoned and wrote the major student aid resource agencies attempting to get a total State picture of aid consumed. Please remember there were several proprietary schools which did not respond to the survey, plus several schools did not have readily obtainable data. Following is a brief reporting of the information received from the sources of aid.

Federal and State Guaranteed Loans - Source from Dallas

The figures below include but are not limited to guaranteed loans, for AREF, and those reported by the Arkansas Guaranteed Loan Foundation.

Arkansas 1974	Federal	Guarantee Agency
Number of Students	98	3,028
Total Dollar Amount	$ 144,231.	$ 2,878,569.
National 1974		
Number of Students	506,854	431,729
Total Dollar Amount	$611,657,185.	$528,759,521.
Arkansas 1975 (Thru Feb.)		
Number of Students	113	2,535
Total Dollar Amount	$ 125,973	$ 2,535,304.

National 1975 (Thru Feb.)	Federal	Guarantee Agency
Number of Students	387,509	401,915
Total Dollar Amount	$519,607,721.	$527,244,927.

MDTA and CETA

Fiscal year 1973,	$266,788 MDTA
Fiscal year 1974,	$206,588 MDTA and CETA
Fiscal year 1975,	$115,809 MDTA
Fiscal year 1975,	$ 80,360 CETA

AREF

	1973-74		1974-75 to April	
Type of Institution	Amt.	No.	Amt.	No.
Total community colleges	$ 4,175.00	10	$ 12,290.00	25
Total proprietary schools	19,000.37	32	4,532.48	22
Total vo-tech schools	27,828.00	48	13,067.00	24
Total public higher educ.	390,171.40	520	343,025.00	438
Total private higher educ.	64,017.00	89	86,080.00	101
Total PSE facilities	$505,191.17	699	$468,994.48	610

Arkansas Guarantee Loan Foundation

June 1973	Total Outstanding	
Type of Institution	No. Loans	Dollar Amount
Vo-tech schools	458	$ 289,920.00
Proprietary schools	1,008	1,115,406.56
Total higher ed. - undergraduate	18,851	13,921,254.34
Total All PSE facilities	*20,317	$15,326,580.90

*These figures do not include $4 million in outstanding guaranteed loans to graduate students and Arkansas students attending out-of-state facilities during the 1973-74 school year.

June 1974	Total Outstanding	
Type of Institution	No. Loans	Dollar Amount
Vo-tech schools	510	$ 318,987.00
Proprietary schools	1,345	1,612,930.91
Total higher ed. - undergraduate	20,462	14,044,489.08
Total All PSE facilities	22,317	$15,976,406.99

(Loans guaranteed during 1973-74 were 2,000 at $649,826.09)

Veteran's Administration

September, 1973 - excluding on-the-job trainirg benefits, there were 6300 participants at $1,800,000 per month, averaging $285.71 per veteran per month on a ten month basis or $18,000,000 per year.

BEOG, SEOG, NDSL, CWSP

The following tables were obtained from the Department of H. E. W., Office of Education, Dallas Regional Office.

Table 1

Public Four-Year Institutions

	Dollar Amount					
	1973-74			1974-75		
Instit.	NDSL	CWS	SEOG	NDSL	CWS	SEOG
A	$ 153,900	$ 217,267	$ 31,578	$ 66,190	$ 145,330	$ 26,590
B	289,000	206,448	74,434	289,940	237,274	134,988
C	202,500	289,800	49,623	36,967	326,252	21,586
D	------	257,994	87,494	--------	371,646	67,733
E	302,305	386,400	281,950	293,440	284,729	183,867
F	198,450	120,554	39,292	153,000	177,140	59,002
G	182,304	182,574	19,374	147,150	131,984	98,421
H	186,930	299,763	229,943	226,365	332,184	284,310
I	128,250	278,070	70,262	125,000	155,711	50,068
Totals	$1,643,639	$2,238,870	$883,950	$1,337,052	$2,162,250	$926,565

Table 2

Community Colleges

	Dollar Amount					
	1973-74			1974-75		
Institution	NDSL	CWS	SEOG	NDSL	CWS	SEOG
A*	---	---	---	---	---	---
B*	---	---	---	---	---	$15,000+
C*	---	---	---	---	---	---
D	---	$20,424	$ 8,229	---	$30,027	---
E	---	22,521	9,338	---	20,464	11,649
TOTALS	---	$42,945	$17,567	---	$50,491	$26,649

A* Panel approved for 1975-76 NDSL, 47,404; CWS, $70,227; SEOG, $35,114

B* Panel approved for 1975-76 NDSL, $39,822; CWS, $146,013; SEOG, $43,287

C* Panel approved for 1975-76 NDSL, $15,759; CWS, $24,000; SEOG, $8,000

Table 3

Private Four-Year Institutions

	Dollar Amount					
	1973-74			1974-75		
Institution	NDSL	CWS	SEOG	NDSL	CWS	SEOG
A	$ -----	$ 25,944	$ 18,044	$ ------	$ 34,998	$ 11,196
B	68,796	49,680	58,826	87,600	52,497	49,378
C	28,620	106,370	27,067	19,445	98,765	19,702
D	345,645	66,240	18,473	343,035	59,318	40,730
E	84,150	38,640	30,225	35,235	47,454	43,587
F	36,000	45,816	11,438	36,000	38,948	15,501
G	56,682	148,764	59,197	77,620	193,445	67,205
H	109,112	96,600	48,269	32,672	100,841	79,201
TOTALS	$729,005	$578,054	$709,539	$631,607	$626,766	$326,500

Central Baptist College approved by panel for 1975-76 NDSL, none; CWS, $23,990; SEOG, none.

Table 4

Private Two-Year Institutions

	Dollar Amount					
	1973-74			1974-75		
Institution	NDSL	CWS	SEOG	NDSL	CWS	SEOG
A	$-------	$23,584	$ 9,044	$10,000	$26,600	$ 11,598
B	27,261	49,680	44,209	15,000	41,523	45,676
C	6,300	102,120	31,127	18,000	78,300	10,066
TOTALS	$33,561	$175,384	$84,380	$43,000	$146,423	$67,340

Table 5

Vocational-Technical Schools

	Dollar Amount		
	1973-74	1974-75	1975-76
Institution	CWS	CWS	CWS Panel App.
A	$ 34,500	.$----	$ 32,076
B	------	6,791	19,160
C	------	8,897	12,000
D	------	31,142	20,682
E	13,800	8,897	22,284
F	13,491	8,132	10,968
G	------	------	------
H	16,008	5,931	------
I	11,150	8,267	18,463
J	6,679	6,542	6,592
K	17,194	8,429	10,032
L	------	9,921	13,380
M	28,897	18,981	21,630
N	41,400	33,218	65,000
O	20,976	14,829	12,000
TOTALS	$204,095	$169,977	$264,267

Table 6

New Vocational-Technical Schools Entering Program 1975-76

Institution	CWS Panel Approval for 1975-76
A	$ 16,994
B	12,104
C	14,721
D	10,181
E	14,908
F	12,160
G	14,721
TOTAL	$95,789

Table 7

Proprietary Schools

	Dollar Amount					
	1973-74			1974-75		
Institution	NDSL	CWS	SEOG	NDSL	CWS	SEOG
A	$------	$------	$------	$ 35,302	$10,341	$ 9,055
B	19,189	42,504	5,959	37,827	32,625	11,080
C	31,635	30,580	10,526	21,360	11,863	8,904
D	4,500	9,936	1,804	20,110	9,090	2,730
E	------	------	------	3,000	------	3,615
F	------	------	------	35,020	------	14,673
G	------	------	------	9,000	------	------
TOTALS	$55,324	$83,020	$18,589	$151,619	$63,919	$49,251

Table 8

BASIC GRANT INFORMATION

1973-74

Public Institutions	$396,926
Private Non-profit Institutions	126,558
Proprietary Institutions	24,030
Totals	$547,514

1974-75 (As of March 18, 1975)

Public Institutions	$1,378,967
Private Non-profit Institutions	656,272
Proprietary Institutions	316,629
Totals	$2,351,868

Table 9

Campus Based Programs

1973-74

	Arkansas	United States
SEOG	$1,104,082	$204,498,720
CWS	3,077,405	264,759,252
NDSL	2,278,599	279,246,242
Totals	$6,460,086	$748,495,214

1974-75

	Arkansas	United States
SEOG	$1,389,396	$208,067,765
CWS	3,278,644	267,747,354
NDSL	2,166,579	284,533,539
Totals	$6,834,619	$760,348,650

Social Security

During the current school year 1974-75, there have been approximately 7,000 students receiving $574,000 social security benefits per month, or $5,740,000 per year.

Rehab. - Fiscal Year 1974

Rehabilitation benefits really do not have relevance for the expressed intent of the Report because the figures below include aid to students attending out-of-state facilities, and rehab. benefits are not traditionally included in student aid as such. The vo-tech figures include those vo-tech programs at the higher education facilities and some of the proprietary schools. Rehab. benefits are a large part of the student aid picture and must be mentioned.

College Textbooks	$ 9,154.18
Colleges or Universities	405,872.03
Vo-Tech Schools	133,334.90
Business Schools or Colleges	49,712.35
Total	$598,073.46

Look on Table 1 on page 22 and compare it with Table IX in Appendix C, page 7. The table from H. E. W. in Dallas shows NDSL, CWS, and SEOG in 1973-74 for public four-year institutions was $1,643,639; $2,238,870; and $883,950 respectively. The same institutions for the same year reported $3,866,009, $3,308,481, and $1,300,742. See the difference below:

	H. E. W. Report	Institution Reports	Difference
NDSL	$1,643,639	$3,866,009	$2,222,370
CWSP	2,238,870	3,308,481	1,069,611
SEOG	883,950	1,300,742	416,792
Total	$4,766,459	$8,475,232	$3,708,773

H. E. W. reports $3,708,773 less than the institutions reported. This does not necessarily mean either is right or wrong, but it is symptomatic of miscommunication, interpretive problems, different reporting periods, computative, and/or other illnesses plaguing the student aid world. The H. E. W. report does not include any state matching, which would explain some of the difference.

Conclusions:

1. The four major federal programs in Arkansas are NDSL, CWSP, SEOG, and BEOG. According to H. E. W., they increased from $7,007,600 in 1973-74 to $9,186,487 during 1974-75 (as of March, 1975), with the largest increase in BEOG.

2. The major source of all student aid is currently NDSL.

3. Student aid is top-heavy with loans. There is considerable loan money left unused each year, indicating a generous supply over meeting a dwindling demand, which results in an inverted supply and demand curve.

4. The Federal Work-Study Programs are in demand, and many students desire them even though they are not subject-related to their academic program as was intended at the onset of its creation. The majority of students had rather work than take out loans.

5. Grants are in the most demand but the supply is limited.

6. Institutional student aid data does not correspond to resource data.

7. There are few postsecondary education facilities which keep accurate data easily recoverable.

8. Federal, State and private sources of student aid currently have little standardized terminology or reporting systems. The communication barrier must be removed before reliable observations and planning can take place.

9. Federal, State and private sectors are all necessary elements in the student aid program. Each has a contribution to make, but the individual efforts must be coordinated so that the partici pants needing financial assistance are not discouraged in the bureaucratic network of application and delivery systems.

10. There are some institutions overfunded and others which run out of the same sources of funds before the end of the school year, resulting in a denial of financial aid to needy students.

STUDENT AID: WHAT ARE THE NEEDS IN ARKANSAS

Problems of Evaluation and Planning for Student Aid Needs

To answer the question what are the student financial aid needs in Arkansas presumes there are established criteria on which an evaluation may be made, that "whose needs" have been defined, and there are adequate data collection systems from which institutional management may draw valid conclusions or make recommendations concerning these needs. These criteria, systems, and concepts have not been established in Arkansas.

Definitions must not be limited to concepts, but include systems of delivery and points of delivery. Is student aid really student aid when an institution receives direct reimbursement because a student is enrolled in that particular institution? Or, is it student aid or a burden when a student earns the money through employment, or must pay back the money borrowed plus interest?

How much is adequate? What is the State, Federal, and private commitment to those seeking a postsecondary education? This includes concerns such as should the money be spread thin so that everybody will get a little assistance or should fewer students receive more money per student. Should the measure of needs be confined to those already motivated to continue their education or should efforts be made to increase the number of graduates enrolling in a postsecondary education facility in the fall immediately following high school. Another question to be answered is should student aid cover only direct costs, or should other costs be considered. Is it a measure of needs, poor public information or lack of educational motivation when student aid funds are left unused at the end of the school year?

It is important and within the responsibilities of this report to give visibility to these problems and articulate the issues confronting the postsecondary education world because how well these issues are defined makes a big difference in not only evaluating the past and present programs, but influences decisions in setting goals, establishing levels of funding and making policy statements for student aid administration.

It should be evident many issues are unsettled at this time. The only way to begin is to start at the present, by determining what data is needed to answer these questions, collect the data and establish a data base from which postsecondary education management personnel can establish student aid objectives. Data is also needed to evaluate how realistic the goals are from year to year, if they are effectively met, and if not - why not.

Conclusion: Future State and Federal legislative decisions to fund student aid programs and to what level will demand more reliable data than is currently obtainable at many of the institutions. Observations which are partially objective, but rely heavily on professional opinions will become highly visible in this age of accountability.

A Look at the Future Postsecondary Education Consumer in 1975 and 1976

In the blueprint stages of the Report, one question popped up continuously - How many high school students are college-bound and how many of these will need student aid? It has been proved as illustrated by the tables in Appendix C of this Report that students attending one type facility use more student aid than those attending other types of facilities. Although all future postsecondary education consumers will not be directly from high school, they account for the largest number of first time enrollees. They are also the largest consumers of total student aid.

A questionnaire was sent to seventy-seven (77) high schools (including parochial schools) and 45 of the schools returned the completed survey. This is a 58 percent return which is considered quite good. The frequency and percent of how the students answered the questions are found in Appendix F, pp. 1-14. There were 31,792 seniors and 28,335 juniors enrolled in Arkansas schools by October 1, 1974. From a sampling of 3,269; 1,370 were juniors representing a 4.83 percent sampling; and 1,889 were seniors representing a 5.94 percent sampling. A one percent sampling is recognized as acceptable in a survey representing such a large population. There were 10 questionnaires thrown out because the grade classification was not checked. To further insure validity the samples were drawn by size of schools and geographical location so that each area of the state and the various schools within the sections were represented. The questionnaires were coded, key punched, verified, and the results were electronically processed. All sampling techniques, original questionnaires, coding cards, and data processing cards are on file if further information about the survey approach is needed. A complete report could be created from the survey. However, the results will be discussed within the confines of all student aid concerns.

Both the juniors and seniors may have been a bit optimistic over continuing their education. According to the Sales survey, approximately 44 percent of the 1974 high school graduates enrolled in some type of postsecondary education facility in the fall following high school graduation.[1] However, a two or one percent difference is not remarkable, and if a

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[1]Sales, op. cit., page 26, table 5.

follow-up could be done on the 1975 and 1976 graduates to compare what they wanted to do to what they actually did could very well lead to a vehicle for planning before the fact rather than after the fact. With the use of coded questionnaires for computer tabulation and analyzation a survey of this type is relatively inexpensive and requires remarkably little man hours as compared to former hand-computed methods currently used in many surveys. For this Report the SPSSH statistical package was used.[1]

The results of this survey were compared to historical statistical data obtained from the State Department of Education[2], and again the sampling was verified as valid and reliable for this Report.

Seniors of '75' - What Are Their Plans

In question one (1), it was revealed that 46.1 percent of the seniors surveyed expected to continue their education on a full-time basis in some type of postsecondary education facility. Applying the percentage to the sum of the fall senior enrollment less a decrease of about 9.5 percent, approximately 13,333 high school students would like to enroll in a postsecondary education facility in the fall of 1975. Note: (The sample percentage will consistently be applied to the total senior and total junior population. The sampling was compared to historical data gathered in previous years and proved reliable enough to transfer to the total population from which the sampling was taken.)

It does not suffice to know only how many are going but how many are going where. In question three, the students were instructed to check the facility of their choice, if they had the opportunity and/or the desire to continue their education. The relative frequency from question (3) was applied to the number of students expecting to continue their education full-time with the following results: Four-year college, 6,132; two-year and community college, 993; vocational-technical school, 2,319; and proprietary schools, 760.

The number of first-time enrollees from Arkansas at both the public and private four-year colleges and universities was less in 1974 than 1973.[3] In the past, 10 to 12 percent of graduating seniors attended out-of-state schools. It is not known how many of the first-time enrollees

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[1] Nie, N. H. Bent, D. A., C. H. Hull, SPSS Mc-Graw-Hill Co., New York, 1970.

[2] Statistical Summary for the Public Schools of Arkansas 1972-74, Department of Education, A. W. Ford, Director, Little Rock, Arkansas, 1975.

[3] Headcount Enrollment Studies, Department of Higher Education.

each year were high school graduates entering a postsecondary education facility at the beginning of the ensuing school year. The closest study on this subject is conducted by M. Vance Sales, professor of Education, Arkansas State University.[1] If the survey is truly representative of the total population, it must be concluded that the total number of seniors in Arkansas enrolling in the four-year public and private institutions will decrease in the next two years. The survey also shows the number of seniors going to two-year colleges and vocational-technical schools will increase. The total number of college enrollees attending out-of-state colleges will decrease while the total number of Arkansas enrollees from out-of-state will increase.[2]

The high school survey shows that an increasingly larger percentage of seniors want to attend a vocational-technical school, or a community college, or a college offering a two-year program or vo-tech program. The number of seniors entering proprietary schools in the fall immediately following graduation will continue to decrease.

The Sales Report of 1974 showed a rather large drop in the percentage of high school graduates entering a college the fall immediately following graduation. In 1974, 36.8 percent of the graduates enrolled in a college, and only 7.2 percent enrolled in a vo-tech or private trade school. The number of high school graduates entering any type of postsecondary education facility the fall immediately following graduation dropped from 54.3 percent in 1968 to 44 percent in 1974.[3]

The high school survey points out that many more seniors say they would like to continue their education than those who have actually done so in the past. Some people feel the seniors are over-optimistic or even unrealistic in their assessments of their future plans. The lure of the labor market and the longed-for independence often sways the potential student, and many do not have the social, familial, or financial backing to spur them on to the postsecondary education world.

In Arkansas, the direct cost of education is not the deterrent for many who do not continue their postsecondary education. It is often the loss of earnings to one going to school full-time. Many students stay out of school to help support their families. Student aid needs analysis budgets allow very little for clothing and other basic needs. The BEOG grant allows a maximum of one-half the student's educational costs; the rest must be made up of loans, work, and family and student contributions. Many students are not academically able to work and keep up a

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[1] Sales, op. cit.

[2] Ibid, p. 29.

[3] Ibid, p. 26.

good grade point average, and others do not want to have a large debt facing them at the end of their educational commitment, whether it be one year, two years, or ten years.

The high school survey showed a wide variation of students who desired a vo-tech school as compared to past figures of actual enrollment. The vo-tech administrators reported 5,455 students were enrolled during the 1973-74 school year, and only 1,336 of these were 1973 high school seniors. The Sales Report showed 780 graduates enrolled in the vo-tech schools in 1974,[1] the difference probably being seniors who did not graduate and students enrolled some time during the year after fall enrollment was taken by Dr. Sales. The ratio of 1973 seniors to other students enrolled in 1973-74 range from 0 out of 420; to 417 out of 490. These figures are for the entire school year, not just the beginning fall enrollment.

The number of high school students choosing vo-tech schools does not necessarily mean a vo-tech school as such but any school or college offering a vo-tech program. The community colleges and one university have vo-tech programs. Below is the comparison of the vo-tech schools' total 1973-74 enrollment to the number of 1973 high school seniors:

Comparison of Vo-Tech Schools Total 1973-74
Enrollment to Number of 1973 High School Seniors

Vo-Tech Schools	1973 Seniors	1973-74 Total Enrollment
A	39	564
B	120	345
C	28	293
D	18	252
E	93	362
F	60	312
G	-0-	420
H	77	304
I	110	160
J	417	490
K	12	551
L	3	364
M	50	467
N	185	237
O	124	334
Total	1336	5455

[1] Ibid, p. 26.

The large number of students indicating a desire to continue their education may prove to be a historical fact because of the high unemployment factor. When the alternative to school is work and there is no work to be had, one might be motivated to choose the former.

Fifty-one percent of the seniors said they expect to apply for student aid. When asked how much they needed, 69.2 percent did not answer the question at all indicating they did not know and 2.4 percent answered they did not know. (See Appendix F, page 2, question (6).) The survey also showed that 36.6 percent did not know what kind of student aid they would need. (Question 7.)

The survey showed that 43.7 percent of the seniors felt their family incomes were $10,000 or less - and 56.2 percent felt their incomes were $14,999 or less. Both income ranges (depending on number of dependents, source of income, and how many members contributing to that income) fall within the limits to be eligible for student aid. Since 36.4 percent of the seniors stated both parents work it is highly possible many of the higher income ranges would be eligible for student aid because of the housekeeping or added expense allowance built in to most needs analysis when both parents work.

The seniors' response to the income question is further substantiated by the fact that 39.1 percent of the fathers were employed in professions normally paying $10,000 or above. The seniors answered that only 16.8 percent of the working mothers were employed in professions normally paying $10,000 or above even though 44.9 percent of the mothers worked. Over 50 percent of the families consisting of 5 or more family members fell into the 0-$5,000 income range.

Questions 15, 16, and 17 were all concerned with how well the seniors were informed about student aid. Item 15 was answered yes, no, or left blank. Only 2.7 percent said they had been accepted, 4.4 percent said no, however, 92.9 did not answer the question. In item 16, 57.5 said they had not applied and 32.7 did not answer the question. Only 9.8 percent said they had actually made application.

Item 17 is the most revealing to those in student aid public information. There were 56.4 or over one-half the seniors who had never heard about student aid, their first knowledge about it was through the survey, or they indicated no knowing or confusion by not answering.

Only 5.4 percent stated they had learned about student aid from the colleges or other postsecondary educational facilities. This is remarkable because every major postsecondary education facility has brochures, workshops, catalogues, and people visiting the high schools informing the students about student aid. An educator in the community colleges field said many students "tune out" when recruiters or other public information personnel address the high school students in a group. He

stated many have the feeling they don't qualify or the postsecondary educational world is not within their realm of possibilities. The survey proves that just because the students are contacted as a group, it does not mean they have been reached individually.

The high schools' efforts to inform the students must be improving because 31.5 percent of the students had heard about student aid from the high school they attended through teachers and counselors. A most interesting observation was that of those who never heard of student aid, 80.5 were caucasian and 32.3 percent of the caucasians who never heard of student aid had parents who made at least $15,000 per year. Perhaps programs to inform high school students about student aid are geared to only those students who are most likely to go to college and obviously will qualify for student aid.

Conclusions:

1. Present methods of informing high school students about student aid are improving but are still missing 50 percent or more of the students.

2. Student aid efforts must be increased in the community colleges and vocational-technical schools due to the increased demands for these schools.

3. Vocational-technical schools will have to speed up efforts to become recognized by federal aid sources so they can help the increasing number of students desiring aid and planning to attend these facilities. The work-study program is currently the only Federal educational direct student aid program available to vo-tech students.

4. The percentage of those seniors expecting to continue their education in the fall immediately following graduation is far greater than those who actually have done so in the past, indicating either a need for counselors to help the seniors set more realistic goals, or conduct follow-up studies to investigate what happens to change their goals. It could very well be the lack of financial ability that discourages many.

Seniors '76' - What Are Their Plans?

There were 28,335 juniors enrolled by October, 1974, in Arkansas public and parochial schools. There were 2,857 less juniors than seniors. Considering the decline of students and the probable drop out factor (there has been a 9 percent decrease of junior students who graduate the following

senior year)[1] there will be approximately 2,500 less seniors graduating in 1976, resulting in a decrease of Arkansas graduating seniors entering a postsecondary facility the following fall.

The distribution of the frequency percentages of the results of the junior survey was remarkably similar to those of the seniors. Refer to Appendix F, pp. 8-14, and compare the results to those beginning on page 1 of Appendix F. The juniors and seniors perceive their family's occupations and income astoundingly close, items 11, 13, and 14. Item three (3) a greater percentage expressed a desire to attend a vo-tech school rather than some form of higher education. Items 4, 5, 6, and 7 indicate a fewer percentage of juniors than seniors know about student aid. It would be premature to give heavy emphasis to student aid at the junior level, although they should be introduced to student aid as a means of influencing their decisions to remain in school especially if lack of adequate finances might be a contributing factor for not continuing.

Conclusion: The survey indicates the plans of the seniors of 1976, closely correspond with the plans of the seniors of 1975. Those educators responsible for planning at the various postsecondary education facilities should look at the survey with the conviction to attempt to alter or augment decisions relative to their respective academic, financial, and recruiting programs.

Interviews, Overviews, and Surveys

Personal interviews: It was revealed thru personal visits with some of the financial student aid administrators in public four-year colleges, administrators employed by student loan sources, and others having experience and expertise in the business of student aid that many of these people feel there is enough money available to any student attending or desiring to attend a recognized institution and can demonstrate a financial need. At least one vo-tech administrator stated, because of their low costs and special programs, he felt there is little need for additional student aid. However, student aid administrators from four-year and two-year private schools, the community colleges, and some proprietary schools expressed concern about the lack of sufficient student aid funds available to their students. Some administrators feel there is a need for more grant money for those students having academic potential, but whose grades would suffer if they were required to work. It is feared these students who are often borderline, academically, will become discouraged and leave school.

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[1] Public Enrollment Statistics for Arkansas, Compiled by the Office of Research & Statistics Division of Administrative Services, State Department of Education, Little Rock, December, 1974.

Some administrators expressed concern for those students who leave because of large outstanding student loans building up while in school. Others would like to see the application process simplified, because they feel many students give up before they can be helped.

Other Studies

A study made for the 1971-72 school year concluded Arkansas had an unmet need of approximately $17.21 million. It further concluded if the aid were distributed more effectively the need could be met for $16.28 million.[1] There is no data available to determine how much student aid was actually consumed during 1971-72, nor did the report include BEOG which was not initiated until 1973.

The report showed there was $20.84 million available aid in Arkansas with a financial need of $37.12 million based on an enrollment of 47,216 full-time undergraduate students. The dollar amount of financial need per student enrolled would be $786.17. The 1973-74 postsecondary education enrollment, excluding proprietary schools, was 58,791, and according to the SREB premises the total student aid should have been at least $46.4 million. Due to rising educational costs the student aid figure would be closer to $50 million. The student aid personnel at the various institutions reported a total of $17,182,110 spent during 1973-74, (the 58,791 enrollment figure and the $17,182,110 student aid figure exclude proprietary schools because sufficient data is unavailable to the Commission at this time, it is estimated at least $2.8 million was consumed by students attending proprietary schools.)

According to the logic of these figures the total 73-74 consumption was $3,657,890 less than the total amount of student aid available in 1971-72 yet the actual need is far greater than either of these two factors.

Projected Aggregate Need 1975-76		$50,000,000
Aggregate Availability 1971-72	$20,840,000	
Aggregate Usage 1973-74	17,182,110	
Total Aggregate Unused but available	$ 3,657,890	

(Note: Usage figures for 1971-72 are unavailable, however, professional opinions have agreed the increase or decrease would not be significant.)

The aggregate need was calculated by subtracting the aggregate family-student contribution from the aggregate educational costs. The element of need is such an individual matter one can not assume all students with the ability to pay within a certain range will actually desire student aid. However, the median income in Arkansas being $7,000 or less precludes the necessity of primary data to conclude at least one-half of the

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[1]Davis, op. cit., p. 46.

students and probably 60 percent of all undergraduate students in Arkansas higher educational facilities alone would qualify for a very minimum of $23 million in student aid.

Survey of Student Aid Personnel in Arkansas

Copies of the questionnaires sent to public and private colleges and vo-tech and proprietary schools are found in Appendix D, pp. 1-7. The tabulated results from the two individual surveys were combined and may be found in Appendix E, pp. 1-4.

Some of the questions were thrown out because sufficient data was not available. The proprietary school survey was pulled due to lack of adequate responses.

Question ten (10) on the questionnaire sent to private and public colleges and universities was discarded because the data was not available, or the data was not recoverable in time for the report, or other informational system breakdowns. This question is vital to future planning, and should be a top priority for a data maintenance file.

The analyst was called by a number of the student aid personnel who explained that the data in question (10), if it could be obtained, would take months. Others explained not all aid could be categorized within those three concepts (aid such as band or athletic scholarships for instance). Many schools did estimate that 25 to 35 percent of student aid was consumed by freshmen in four-year schools and 50 percent in two-year. The most dollars used, by resource, for 1973-74 was: NDSL for the higher education facilities and Veteran's benefits for vo-tech schools. Of the proprietary schools reporting, V.A. was highest, and Rehab. was second at only $2,000 less than the V.A. benefits. (See Appendix C, p. 7, Table IX, and tables 1 thru 9, pp. 22-26, and page 18 of this Report.)

The vo-tech and proprietary schools were sent different questionnaires, because the questions asked the higher educational facilities were not questions applicable to the former schools' type operations. Question (2) of the survey is tabulated and presented in table form throughout the Report and in Appendix C.

Other questions were not used because they were not good questions and had little relevancy to the problem. Page (2) of the vo-tech questionnaire was used for the 1975-76 Postsecondary Education Opportunities in Arkansas Directory.[1]

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[1] Postsecondary Education Opportunities in Arkansas Directory, Department of Higher Education Postsecondary Education Planning Commission, 401 National Old Line Building, Little Rock, Arkansas 72201, 1975.

The surveys revealed other privations in the student aid world other than the students' financial needs. (See Appendix E.) Question (1) asked for the total number of students who applied for student aid in 1973-74, eight facilities did not know. The total number of students applying for aid compared to those who were turned down or declined, and why, should be an indicator of needs and if they are being met. Most institutions indicated the number was an estimate.

Question three (3) was confusing because some of the students received only part of the needed assistance because they were willing to sacrifice financially rather than take out a loan or use study and leisure time for employment. All BEOG recipients must find 50 percent of their needs elsewhere. It is evident from Appendix C, p. 7, Table IX, very little of student aid in Arkansas is in the form of a grant - most aid is in the form of loans and employment.

Most revealing in the survey is the number of responses stating unknown, data not avaible, estimate only, or simply left blank.

In question four (4), the total estimated dollar amount needed to meet students' needs was $443,889. Question six (6) showed that much of the student aid ran out prior to the end of the 1973-74 school year or received too late to help the students. In question eight (8) it was reported there was a total of $733,798 unused funds at the end of the year. (Remember, $78,000 was redistributed and $20,912 came too late so actually the unused amount was $634,886.) The resources most left unused were: NDSL, CWSP, and SEOG. These were the same funds as other institutions listed as depleted or they ran out in question six (6). It is noteworthy that 21 facilities reported 969 students were placed in employment in the community - some were on CWSP and some weren't.

Only two schools questioned or followed through why students declined aid after they qualifed; yet sixteen (16) institutions reported 1,108 were awarded aid but did not accept it.

Only one administrator reported that student aid data by number of students by classification by type aid, unduplicated and duplicated, was electronically collected, tabulated, stored, and could be obtained within hours depending on the urgency of those requesting the data.

In question eleven (11) only nine (9) institutions stated they kept records of contacts made because of ACT and followed through; yet 17 reported they used ACT needs analysis.

Conclusions: There is inadequate data to objectively assess the present needs or plan for future needs. Professional discretion and opinions must be exercised for now. Hopefully, they will be exorcised within the next two years, and be replaced with responsible management decisions based on and validated by facts. From the information gathered for this report it is concluded:

1. The financial needs of Arkansas students are being met if:

   a. They are already attending or planning to attend a four-year public college or university, or working full-time and desire to attend only on a part-time basis and

   b. Know where and how to ask for it and do not let the application process eliminate them from the market and

   c. Are willing to take one-half of their needs in grant money, and the remaining one-half in loans and employment on or off campus with no guarantee of the work relating to their academic program and

   d. The students can find summer and between-semesters employment or some other help to maintain themselves with the basic needs of food, clothing, shelter or

   e. Is a Veteran or disadvantaged or in some other way qualify for grants or stipends due to their special abilities or disabilities as related to a Federal or State program or agency.

2. Considerably more student aid money is needed by community college students. In the 1975-76 school year community college students should consume a minimum of $2.13 million. It is expected the community colleges will have approximately 4,739 full-time students, of which 60% will qualify for aid (2,843), at $750.00 per eligible enrollee, or $2.13 million. These are very conservative figures.

3. The vo-tech students do need more student aid, but until the schools become eligible for Federal student aid programs, the question is academic. The vo-tech schools should then be able to figure cost on the same basis as other postsecondary educational facilities. Operating as they are now, it is estimated approximately $700,000 will be consumed at the facilities.

4. Four-year public institutions consumed $11.3 million in 1973-74, but there is too much of that amount in loans. Only one-third of the total enrollment is participating in the student aid program but 63% of the families in Arkansas have incomes of $7,000 or less. It will take $13.08 million to maintain the current student aid program. The projected enrollment for 1975-76 is 39,778. The projected student aid per recipient is $1,061. Thirty-one (31)

percent of the current population is receiving aid, therefore, it can be assumed at least 31 percent (12,331) of the 1975-76 enrollment will use $13,083,191 in student aid dollars. If efforts are made to encourage more usage, approximately 4 million additional dollars will be consumed, for a total expected use of $17 million in student aid.

5. Two-year private colleges have more students participating but the dollar amount is spread thin, so that students' individual needs are not fully met at this time. A safe estimate is that approximately twice as much student aid will be needed by students attending private schools. This increase would result in an expenditure of $948,642 in the school year 1975-76.

6. Four-year private - Over one-half of the students enrolled in private schools applied for aid in 1973-74. The students attending four-year private institutions have a greater financial need than students having the same ability to pay at the public four-year institutions because the educational cost is considerably higher. The four-year institutions will need twice as much student aid as they had in 1973-74. If the need is met, students enrolling in private institutions in the fall of 1975 will consume a minimum of $9,463,752 in student

7. Some proprietary schools have shorter programs, which negate the need for long-term student aid. Most students' needs can be met by small loans at the smaller, single purpose schools. Most of these schools are not recognized for Federal student aid programs. The nationally accredited proprietary schools are eligible for BEOG and all other aid programs. Seven (7) Arkansas proprietary schools enrolled students who consumed $581,418 from school year 1974 thru March, 1975. This figure included only NDSL, CWSP, SEOG, and BEOG. Only one (1) of the seven (7) proprietary schools reported by H. E. W. as using NDSL, CWSP, and SEOG is included in the thirty-two who responded in time to be included in the Report. The pro-proprietary schools will need time to acclamate themselves to the new relationship established by the 1202 Planning Commission. Until such time, it is estimated at least $2.8 million will be consumed at these facilities.

8. Using the projections of the SREB report, $50,000,000 in campus-based, student aid is idealistic, but not excessive. A more realistic projection (because it is a more obtainable estimate) for Arkansas during 1975-76 is $29 to $30

million. (At least $29 million, if vo-tech and proprietary schools alter their positions, it will be more).

Community Colleges	$ 2,132,250
Vo-Tech Schools	700,000
Four-Year Public	13,080,191
Two-Year Private	948,642
Four-Year Private	9,463,752
Proprietary Schools	2,824,403
Total	$29,149,238

9. Current student aid consumption is approximately $20,000,000. According to the projections of this Report, an additional $9 or $10 million is needed. The State commitment would total $2.5 million or one-fourth of the needs. The Federal portion is $5 million, and individual efforts are $2.5 million. The foregoing is based on the current BEOG approach of providing one-half of the students' needs.

CONCLUSIONS

It is evident many issues are unsettled at this time. Also evident is that student aid personnel are charged with an immense program to manage. At many of the smaller institutions the student aid role is shared with one or more other administrative roles. Student aid has become a big business in Arkansas, generating at least $20,000,000 during the 1974-75 school year. This excludes an additional $18,000,000 a year in V.A. benefits, approximately $5.7 million in social security benefits, and private grants and scholarships which are not campus-based or known to student aid administrators. The student aid personnel have been so caught up in the delivery network of getting the service and dollars to the student, few of them have had time to develop organized and effective management information systems.

Reiteration of Conclusions Throughout the Report

1. The demand for student aid in the community colleges will significantly increase during the 1975-76 school year. If the supply does not increase proportionately there will be less per student usage.

2. The total supply of student aid dollars in the public four-year institutions will increase significantly, however, the dollar amount of individual participation will not increase significantly.

3. Both student aid dollars and the number of participants in the four-year private institutions should increase, but not significantly, within the next two years.

4. There should not be a significant increase in the supply of per student usage of student aid dollars in the private two-year colleges, however, total supply and demand will increase.

5. Arkansas vo-tech schools' students use one-half as much student aid as vo-tech students in other SREB states and the amount of student aid will remain the same or increase very little.

6. The actual amount of student aid consumed in Arkansas proprietary schools is unknown. The amount known in the future will increase.

7. The four major federal programs in Arkansas are NDSL, CWSP, SEOG, and BEOG. According to H.E.W., they increased from $7,007,600 in 1973-74 to $9,186,487 during 1974-75 (as of March, 1975), with the largest increase in BEOG.

8. The major source of all student aid is currently NDSL.

9. Student aid is top-heavy with loans. There is considerable loan money left unused each year, indicating a generous supply over meeting a dwindling demand, which results in an inverted supply and demand curve.

10. The Federal Work Study Programs are in demand, and many students desire them even though they are not subject-related to their academic program as was intended at the onset of its creation. The majority of students had rather work than take out loans.

11. Grants are in the most demand but the supply is limited.

12. Institutional student aid data does not correspond to resource data.

13. There are few postsecondary education facilities which keep accurate data easily recoverable.

14. Federal, State and private sources of student aid currently have little standardized terminology or reporting systems. The communication barrier must be removed before reliable observations and planning can take place.

15. Federal, State and private sectors are all necessary elements in the student aid program. Each has a contribution to make, but the individual efforts must be coordinated so that the participants needing financial assistance are not discouraged in the bureaucratic network of application and delivery systems.

16. There are some institutions overfunded and others which run out of the same sources of funds before the end of the school year, resulting in a denial of financial aids to needy students.

17. Future State and Federal legislative decisions to fund student aid programs and to what level will demand more reliable data than is currently obtainable at many of the institutions. Observations which are partially objective but rely heavily on the professional opinions will become highly visible in this age of accountability.

18. Education administrators responsible for planning at the various postsecondary education facilities should look at the high school students survey with the conviction to alter or augment decisions relative to their respective academic, financial and recruiting programs.

19. Present methods of informing high school students about student aid are improving but are still missing 50 percent or more of the students.

20. Student aid efforts must be increased in the community colleges and vocational-technical schools due to the increased demands of these schools.

21. Vocational-technical schools will have to speed up efforts to become recognized by federal aid sources so they can help the increasing number of students desiring aid and planning to attend these facilities. The work-study program is currently the only Federal educational direct student aid program available to vo-tech students.

22. The percentage of those seniors expecting to continue their education in the fall immediately following graduation is far greater than those who actually have done so in the past, indicating either a need for counselors to help the seniors set more realistic goals, or conduct follow-up studies to investigate what happens to change their plans. It could very well be the lack of financial ability that discourages many.

23. The survey indicates the plans of the seniors of 1976, closely correspond with the plans of the seniors of 1975.

24. The financial needs of Arkansas students are being met if:

    a. They are already attending or planning to attend a four-year public college or university, or working full-time and desire to attend only on a part-time basis and

    b. Know where and how to ask for it and do not let the application process eliminate them from the market and

    c. Are willing to take one-half of their needs in grant money, and the remaining one-half in loans and employment on or off campus with no guarantee of the work relating to their academic program and

    d. The students can find summer and between-semesters employment or some other help to maintain themselves with the basic needs of food, clothing, shelter or

e. Is a Veteran or disadvantaged or in some other way qualify for grants or stipends due to their special abilities or disabilities as related to a Federal or State program or agency.

25. Considerably more student aid money is needed by community college students. In the 1975-76 school year community college students should consume a minimum of $2.13 million. It is expected the community colleges will have approximately 4,739 full-time students, of which 60% will qualify for aid (2,843), at $750.00 per eligible enrollee, or $2.13 million. These are very conservative figures.

26. The vo-tech students do need more student aid, but until the schools become eligible for Federal student aid programs, the question is academic. The vo-tech schools should then be able to figure cost on the same basis as other postsecondary educational facilities. Operating as they are now, it is estimated approximately $700,000 will be consumed at the facilities.

27. Four-year public institutions consumed $11.3 million in 1973-74, but there is too much of the amount in loans. Only one-third of the total enrollment is participating in the student aid program but 63% of the families in Arkansas have incomes of $7,000 or less. It will take $13.08 million to maintain the current student aid program. The projected enrollment for 1975-76 is 19,778. The projected student aid per recipient is $1,061. Thirty-one (31) percent of the current population is receiving aid, therefore, it can be assumed at least 31 percent (12,331) of the 1975-76 enrollment will use $13,083,191 in student aid dollars. If efforts are made to encourage more usage, approximately 4 million additional dollars will be consumed, for a total expected use of $17 million in student aid.

28. Two-year private colleges have more students participating but the dollar amount is spread thin, so that students' individual needs are not fully met at this time. A safe estimate is that approximately twice as much student aid will be needed by students attending private schools. This increase would result in an expenditure of $948,642 in the school year 1975-76.

29. Four-year private - Over one-half of the students enrolled in private schools applied for aid in 1973-74. The students attending four-year private institutions have a greater financial need than students having the same ability to pay at the public four-year institutions because the educational cost is considerably higher. The four-year institutions will need twice as much student aid as they had in 1973-74. If the need is met, students enrolling in private institutions in the fall of 1975 will consume a minimum of $9,463,752 in student aid.

30. Some proprietary schools have shorter programs, which negate the need for long-term student aid. Most students' needs can be met by small loans at the smaller, single purpose schools. Most of these schools are not recognized for Federal student aid programs. The nationally accredited proprietary schools are eligible for BEOG and all other aid programs. Seven (7) Arkansas proprietary schools enrolled students who consumed $581,418 from school year 1974 thru March, 1975. This figure included only NDSL, CWSP, SEOG, and BEOG. Only one (1) of the seven (7) proprietary schools reported by H.E.W. as using NDSL, CWSP, and SEOG is included in the thirty-two who responded in time to be included in the Report. The proprietary schools will need time to acclamate themselves to the new relationship established by the 1202 Planning Commission. Until such time, it is estimated at least $2.8 million will be consumed at these facilities.

31. Using the projections of the SREB report, $50,000,000 in campus-based, student aid is idealistic, but not excessive. A more realistic projection (because it is a more obtainable estimate) for Arkansas during 1975-76 is $29 to $30 million. (At least $29, if vo-tech and proprietary schools alter their positions, it will be more).

Community Colleges	$ 2,132,250
Vo-Tech Schools	700,000
Four-Year Public	13,080,191
Two-Year Private	948,642
Four-Year Private	9,463,752
Proprietary Schools	2,824,403
Total	$29,149,238

32. Current student aid consumption is approximately $20,000,000. According to the projections of this Report, an additional $9 or $10 million is needed. The State commitment would total $2.5 million or one-fourth of the needs. The Federal portion is $5 million, and individual efforts are $2.5 million. The foregoing is based on the current BEOG approach of providing one-half of the students' needs.

RECOMMENDATIONS

1. The Arkansas Postsecondary Education Planning Commission should continue to encourage and authorize data collection from the postsecondary education institutions.

2. With the assistance and recommendations from the Student Aid Administrators, the Commission should recommend what data is necessary for effective planning.

3. The Commission should use the data collected to make recommendations to the State Legislature for the funding of State student aid programs such as SSIG and the Arkansas Scholarship program.

4. The Commission should investigate means of rechanneling student aid funds so that more work-study programs, grants and scholarships are available, and less money remains in loans.

5. The Commission should investigate and recommend ways to encourage and more effectively inform more students about student aid and its availability.

6. The Commission should request accurate data about the SSIG and the Arkansas State Scholarship Program regarding number of applicants, number of recipients, number declining and why, number not qualifying and why, dollar amount of each grant or scholarship, etc. This data should be collected in a manner so that electronic data processing equipment can be used where economically feasible, and should provide a model all postsecondary education administrators will want to emulate.

7. The Commission should encourage more participation and cooperation in data collection from the proprietary schools.

8. The Commission should encourage more involvement among the Commission staff and the private and vo-tech schools, so that more knowledge of these institutions and their needs may be known to the Commission, and in turn, the Commission can recommend ways for them to meet their needs.

9. If it is within their program objectives the vo-tech schools should make every effort to obtain more student aid for their students other than institutional scholarships for fees. Participation in federal programs would allow more students to enroll full-time.

10. The Commission should encourage coterminous reporting periods and standardized terminology in all sections of the student aid environment.

11. The Commission should initiate a study to determine why high school students who desire to continue their education do not, and why those students who express a need for aid do not follow thru - especially if they qualify.

12. On or before July 1, prior to the 1975-76 school year, the Commission should send a list of data needed to fulfill its objectives to each postsecondary education institution, and maintain follow-up on the student aid operations as related to students' needs being met. The data to be that as discussed in recommendation number (2) above.

13. Each year the Commission should make projections and recommendations relative to levels of student aid funding at the State level.

14. Efforts should be made within the State so that any post-secondary education institution having an overfunded source of aid may transfer those funds to any other eligible institution which has a need for that type aid.

15. If the Commission should decide $29 million is a realistic student aid goal, a follow-up survey should be made to determine if the goal was met, if not, why not.

16. Each year the Commission should examine student aid policies and update as the needs and demands of the consumers of the postsecondary education community indicate. It should make recommendations relative to the proportionate share and responsibilities of the Federal, State, and private sectors.

APPENDIX A

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BIBLIOGRAPHY

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APPENDIX B

Financial Aid Programs in Arkansas

FINANCIAL AID PROGRAMS

Air Force ROTC
Alcoa Foundation Scholarship Program
American Association of Theological Schools
American Baptist Scholarship Program
American Fund for Dental Education
American Legion Auxiliary National Presidents Scholarship
American Legion Auxiliary Scholarships of Department of Arkansas
American Optometric Association, Inc.
American Osteopathic Association
Amoco Production Foundation
Arkansas State Scholarship Program
AMVETS National Memorial Scholarship
AMVETS Scholarship Grants
Arkansas Congress of Parents and Teachers - Grants
Arkansas Congress of Parents and Teachers - Loans
Arkansas Junior Miss Scholarship
Arkansas Lung Association Nursing and Respiratory Therapist Grants
Arkansas Opportunity Fund Merit Scholarships
Arkansas Rural Endowment Fund
Arkansas Society, Daughters of the American Revolution
Arkansas State Colleges and Universities
Arkansas Vocational Rehabilitation Aid
Associated General Contractors of America
ATA Undergraduate Scholarships
Basic Educational Opportunity Grant Program
Betty Crocker Search for the Family Leader of Tomorrow
B'nai B'rith Youth Organization
The C. M. Gooch Foundation - Grants and Loans
The Cooperative Program for Education Opportunity
Cotillion, Charmette & Anna P. Strong Social Club Scholarships
Council of Protestant Colleges and Universities
Council on Hotel, Restaurant and Institutional Industry
Delta Sigma Theta Sorority, Omega Chapter
Department of Education - United States Catholic Conference
Disciples Negro Student Scholarship Fund
Disciples of Christ
Ed E. and Gladys Hurley Foundation Grants
Ed E. and Gladys Hurley Foundation Loans
Elkhart Products Corp. Foundation Scholarships (A. C. Arbogast)
The Elks Foundation Scholarship Awards
Emma Scott Memorial Scholarship for Future Teachers
Fashion and Garment Design Scholarship
Food Service Administration Scholarships
General Motors Institute Cooperative Program
General Motors Scholarship Program

Gulf Dealers Scholarship Program
The Herbert Lehman Education Fund
The Hugh Lovett Memorial Scholarship
Intercollegiate Examination Program
Jessie Smith Noyes Foundation, Inc.
Kappa Alpha Psi
Kodak College Scholarship
LCA Education Fund
March of Dimes National Foundation - Health Career Award
Marion Anderson Scholarship Fund
Martin De Parres Foundation
Merit Scholarship Program
Minnie Stevens Piper Foundation
National Achievement Scholarship Program for Outstanding Negro Students
National Association of Secondary School Principals
National Merit Scholarship Corp.
National Scholarship Service and Fund for Negro Students
National Scholarship Trust Fund
National Scholarship Trust Fund, Education Council of the Graphic Arts Industry
National Science Foundation
National Society of Professional Engineers
Navy ROTC
The Newspaper Fund
Omega Psi Phi Fraternity, Inc.
Pan American Petroleum Foundation
Proctor & Gamble Scholarship Program
Protestant Fellowship Program
Provincial Elders Conference
Radio Corporation of America, Scholarships and Fellowships
Rotary Foundation Awards
S & H Foundation Scholarship
Scholarship Aid Association for Lutherans
Scholastic Photography Awards
State Student Incentive Grant Program
Student Loans and Scholarships, Board of Education - The Methodist Church
United Church of Christ
United Negro College Fund
The United Presbyterian Church - U.S.A. Board of National Missions
United States ROTC Scholarship Program
Veterans Administration

APPENDIX C

TABLES FROM SURVEY DATA

TABLE I

SOURCE OF STUDENT AID AT PUBLIC COMMUNITY COLLEGES
BY DOLLAR AMOUNT AND NUMBER OF PARTICIPANTS
1973-74

Type of Aid	Phillips County Community College		Westark Community College		Total	
	Amt.	No.	Amt.	No.	Amt.	No.
BEOG	$11,465	34	$ 9,198	36	$ 20,663	70
SEOG	8,000	22	7,715	25	15,715	47
NDSL	-0-	-0-	15,971	36	15,971	36
CWSP	28,212	41	22,350	49	50,562	90
AREF	-0-	-0-	*4,175	8	4,175	8
Ark. Banks, etc.	-0-	-0-	4,500	7	4,500	7
LEEP	-0-	-0-	1,850	13	1,850	13
Nursing Loans	-0-	-0-	26,700	35	26,700	35
Nursing Schl.	6,465	19	7,483	19	13,948	38
Schol. (Academic)	5,382	30	1,900	15	7,282	45
Schol. (Athletic)	3,860	12	7,200	45	11,060	57
Schol. (Other)	2,000	19	**2,218	20	4,218	39
TOTAL	$65,384	177	$111,260	308	$176,644	485
UNDUPLICATED		112		200		312

*Includes $600.00 for 3 Garland County Students

**Includes $618.00 for 6 Garland County Students

TABLE II A
ENROLLMENT-HIGHER EDUCATION

Type of Institution	Enrollment Fall 1973	Fall 1974	Inc. (+) or Dec. (-) No.	%
Com. college	6,410	9,966	3,556(+)	55%(+)
Public 4-yr.	38,476	38,595	119(+)	.3%(+)
Private 4-yr.	7,832	7,862	30(+)	(+)
Priave 2-yr.	618	601	17(-)	3%(-)
TOTAL	53,336	57,024	3,688(+)	6%(+)

TABLE II B
NUMBER AND % OF STUDENTS PARTICIPATING IN STUDENT AID PER ENROLLMENT IN HIGHER EDUCATION

Type of Institution	No. of Participants in Student Aid *Schl. yr. + 1973-74	**Jan. 1975	Inc. (+) or Dec. (-) No.	%	% of Part. Per Enr. School Yr. 1973-74	Jan. 1975
Com. College	312	723	411(+)	131%(+)	5%	7%
Public 4-yr.	12,023	11,744	279(+)	2%(+)	31%	30%
Private 4-yr.	4,921	***4,012	909(-)	18%(-)	62%	51%
Private 2-yr.	506	*** 453	53(-)	10%(-)	81%	75%
TOTAL	17,762	16,932	830(-)	4%(-)	33%	29%

* 1973-74 include entire school year

** Jan., 1975 is for the first (5) months of the 74-75 school year 1975 is included only to demonstrate trends to that point in time.

*** The Jan. 1975 figures include some "guesstimates", and it is believed the number will probably show an increase equal to or more than 73-74 by the end of the school year 1974-75.

Table III A
TOTAL AMOUNT STUDENT AID
HIGHER EDUCATION

Type of Institution	Total Amount of Student Aid			
	School Year	January	Increase or Decrease	
	* 1973-74	** 1975	$	%
Com. college	$ 176,644	$ 474.775	$298,131(+)	169%(+)
Public 4-year.	11,316,844	11,755,617	438,773(+)	4%(+)
Private 4-year	4,731,876	*** 3,798,939	Unknown	*** (+)
Private 2-year	474,321	488,386	14,065(+)	3%(+)
TOTAL	$16,699,685	$16,517,717	$181,968(-)	1%(-)

TABLE III B
HIGHER EDUCATION'S
DOLLAR AMOUNTS OF STUDENT AID
PER STUDENT AND PER PARTICIPANT

Type of Institution	Dollar Amt. Per Stud. Enrolled				Dollar Amt. Per Recipient			
	Sch. yrs.	Jan.	Inc. (+) or Dec. (-)		Sch. yr.	Jan.	Inc. (+) Dec. (-)	
	1973-74	1975	$	%	1973-74	1975	$	%
Com. College	$ 27.56	$ 47.64	$ 20.08(+)	73%(+)	$566.16	$ 656.67	$90.51(+)	16%(+)
Public-4-year	294.13	304.59	104.60(+)	4%(+)	941.23	1000.99	59.76(+)	6%(+)
Private 4-year	604.17	622.06***	17.89(+)	3%(+)	961.57	946.89	14.68(-)	2%(-)
Private 2-year	767.50	812.62	45.12(+)	6%(+)	937.39	1078.11	140.72(+)	15%(+)
TOTAL	$313.10	$289.66	$ 23.44(+)	13%(+)	$940.19	$ 975.53	$35.34(+)	4%(+)

* 1973-74 include entire school year

** Jan., 1975 is for the first (5) months of the 74-75 school year.
1975 is included only to demonstrate trends to that point in time.

*** Includes only (7) seven of the schools - two schools reported either unknown or not available.
Enrollment of (7) was 6,107.

Table VI

SOURCE OF STUDENT AID AT TWO-YEAR PRIVATE COLLEGES
BY DOLLAR AMOUNT AND NUMBER OF PARTICIPANTS
1973-74

Type of Aid	Crowley's Rdg. College		Shorter Junior College		Southern Bapt. College		Total	
	Amt	No.	Amt.	No.	Amt.	No.	Amt.	No.
BEOG	$ 9,300	36	$ 6,000	15	$ 20,813	64	$ 36,113	115
SEOG	23,815	45	44,209	72	37,390	94	105,414	211
NDSL	-0-	-0-	27,261	75	34,058	104	61,319	179
CWSP	22,352	65	49,680	75	98,353	228	170,385	368
Ar. Rural End. Fund	NA	NA	-0-	-0-	8,000	14	8,000	14
Ar. Banks-Credit Un.	-0-	-0-	-0-	-0-	22,000	31	22,000	31
Schol. (Acad.)	7,290	NA	5,203	12	12,500	65	24,993	77
Schol. (Athlet.)	7,097	NA	14,000	14	14,000	12	35,097	26
Schol. (Other)	-0-	-0-	5,000	10	6,000	25	11,000	35
TOTAL	$69,854	146	$151,353	273	$253,114	637	$474,321	1056
TOTAL UN-DUPLICATED		90		104		312		506

Table IX
HIGHER EDUCATION
TOTAL STUDENT AID BY SOURCE
DOLLAR AMOUNT AND NUMBER PARTICIPANTS
1973-74

	4-Year Public Colleges & Univ.		Community Colleges		4-Year Private Colleges & Univ.		2-Year Private Colleges & Univ.		Totals	
Source of Aid	Amt.	No. Parts.	Amt.	No.Pts	Amt.	No.Pts.	Amt.	No. Parts.	Amt.	No. Pts.
BEOG	$ 371,801	1,280	$ 20,663	70	$ 89,242	345	$ 36,113	115	$ 517,819	1,810
SEOG	905,059	2,275	15,715	47	274,554	570	105,414	211	1,300,742	3,103
NDSL	2,694,571	4,805	15,971	36	1,094,148	1395	61,319	179	3,866,009	6,415
CWSP	2,389,165	4,820	50,562	90	698,369	1306	170,385	368	3,308,481	6,584
AREF	1,095,558	1,011	4,175	8	166,432	202	8,000	14	1,274,165	1,235
Ark. Banks & other loan agencies	789,372	855	4,500	7	173,119	200	22,000	31	988,991	1,093
Leep	41,936	153	1,850	13	-0-	-0-	-0-	-0-	43,786	166
Nursning Loans	201,536	302	26,700	35	-0-	-0-	-0-	-0-	228,236	337
Nursing Scholarships	74,569	161	13,948	38	-0-	-0-	-0-	-0-	88,517	199
Academic & Athletic & Priv. Scholarships	1,882,212	4,590	22,560	141	1,465,405	2943	71,090	138	3,441,267	7,812
Institutional Scholarships	52,242	232	-0-	-0-	24,420	49	-0-	-0-	76,662	281
Institutional Employment (Not CWSP)	453,656	557	-0-	-0-	413,920	850	-0-	-0-	867,576	1,407
Insitutional Loans	22,709	208	-0-	-0-	64,542	157	-0-	-0-	87,251	365
Rehab.	42,309	145	-0-	-0-	5,709	12	-0-	-0-	48,018	157
Other	-0-	-0-	-0-	-0-	262,016	207	-0-	-0-	262,016	207
TOTAL	*$11,016,695	*21,394	$176,644	485	$4,731,876	8236	$474,321	1056	$16,399,536	31,171

* Does not include 198 graduates using $300,149 in assistanceships and grants.

APPENDIX D

SURVEY QUESTIONNAIRES

STUDENT AID SURVEY---PUBLIC AND PRIVATE COLLEGES AND UNIVERSITIES, FOR 1973-74 SCHOOL YEAR

1. Total number students who applied for financial aid for the 1973-74 school year. _____

2. For those who received aid complete:

Type aid or assistance received by Students	Dollar Amount	Number of Students
BEOG		
SEOG		
NDSL		
COLLEGE WORK STUDY PROGRAMS		
ARK. RURAL ENDOWMENT FUND		
ARK. BANKS CREDIT UNIONS ETC.		
LEEP		
NURSING LOANS		
NURSING SCHOLARSHIPS		
SCHOLARSHIPS (acad.)		
SCHOLARSHIPS (athletic)		
SCHOLARSHIPS (other)		
GRADUATE ASST. OR GRANTS		
ALL OTHER (LIST)		
TOTAL		

3. How many students did not receive assistance but applied? _____.

4. The number of students who received only a part of the needed financial assistance. (Need analysis less amount actually received)_____.

5. What is the dollar amount needed to meet the needs of those in question 4? $_____.

6. Were any of your student aid funds depleted before the end of the 73-74 school year? _____Yes _____No.

7. If yes to the above list the source and school month in which the funds were depleted.

8. Were there student aid funds available which were unused at the end of the 73-74 school year? _____Yes _____No.

9. If yes to the above, give sources and amounts.

10. Please complete the following:

Student Classification	Number of Students	Dollar Amount Loans	Grants	Employment
Freshman				
Sophomore				
Junior				
Senior				
Graduate				
Special Student				
TOTAL				

11. Number of part-time students who would be full-time students if they had student aid. _____.

12. Total number of students who applied for financial aid for 74-75 school year. _____, and total number approved. _____.

13. What was the total amount approved? $_____.

14. Give number of students who were awarded financial aid for 74-75 but changed their minds and did not accept? _____. (If you know why please give reasons and number students who gave that reason, use separate sheet of paper.)

15. Give number of students who were sent letters as a result of indicating they were interested on A C T for 74-75 school year. _____.
    a. Number responses received _____
    b. Number who followed thru and received aid _____
    c. Number who canceled somewhere in process _____

16. How many students were placed in employment in the community, either full-time or part-time, thru your facility's efforts. _____.

17. Please list type activities your facility undertakes to publicize availability of student aid.

18. Check the following method(s) you use to determine student aid needs.
    a. A C T
    b. C S S
    c. Your own (attach example)
    d. Other (list and attach example(s)

_____

Name of Facility City

_____

Your Name Title Date

STUDENT AID SURVEY--VO-TECH SCHOOLS AND PROPRIETARY SCHOOLS

Date _____ Name of School _____

1 1. How many students were enrolled during 1973-74? _____.

2. How many of your students were 1973 high school seniors? _____. est. ( )

3. How many of your students were high school dropouts? _____. est. ( )

4. Do you take student applications for financial aid? _____ Yes _____. No

5. How many of your students have been denied student aid? _____. est. ( )

6. How many prospective students left or did not enter your school because of lack of finances? _____. est. ( )

7. How many students applied for student aid during the 1973-74 school year? _____, est. ( )

8. Check the following method(s) you use to determine student aid needs.
   a. ACT
   b. CSS
   c. Your own (attach example)
   d. Other (list and attach example(s)

9. Please complete the following:

Source of Financial Assistance	Dollar Amount		No. Students	
	1973-74	1974-75*	1973-74	1974-75*
CETA				
V.A.				
REHAB				
WORK STUDY PROGRAMS				
ARK. GUARANTEED LOANS				
ARK. RURAL ENDOWMENT FUND				
OTHER LOANS				
BEOG				
SEOG				
SCHOLARSHIPS (State)				
SCHOLARSHIPS (Other)				
OTHER (LIST)				
TOTAL				

*1974-75 figures show all amounts approved, not necessarily used, since 74-75 school year budgets have not been terminated.

10. Excluding tuition, what is the present average cost per school year to the student? _____. (transportation, room and board, books, fees, supplies, personal expenses, etc.) If you have this broken down by type course and/or student please attach copy or use back of page.

11. If student loans or other student financial aid is partially or totally provided and/or administered by you to the students, give details of arrangements for payments and repayments. (Use back or additional sheet or attach copies of any plans you use.)

1974/75 School Year

Name of Program	Degree, Diploma, or Certificate	Total No. Students		Total Weeks Required	Days of Attendance						No. of Hours	Charges or Tuition per Course or Program
		Full-Time	Part-Time		M	T	W	T	F	S		

_____
Your Name

APPENDIX E

RESULTS OF STUDENT AID SURVEYS

1. Total number students who applied for financial aid for the 1973-74 school year.

	Absolute Number Students	No. of Schools Replying NA and UNK
4 year Public	12,112	2
4 year Private	4,897	1
*2 year Private	525	0
**Community College	402	0
Vo-tech	1,291	5
Total	19,227	8

* Includes three institutions - Central Baptist College is treated as 4 year.

** There were only three community colleges in operation and only two has established eligibility.

2. Number of students who applied but did not receive assistance.

	Absolute Number Students	No. of Schools Replying NA and UNK
4 year Public	779	5
4 year Private	260	5
2 year Private	22	1
Community college	61	2
Vo-tech	77	13
Total	1,199	26

3. *Number of students who received only part of the needed financial assistance.

	Absolute Number Students	No. of Schools Replying NA and UNK
4 year Public	963	6
4 year Private	185	6
2 year Private	45	1
Community College	---	2
Total	1,193	15

* Vo-tech survey did not include this question.

4. What is the dollar amount needed to meet the needs of those who received only a part of their needs?*

	Absolute Amount	No. of Schools Replying NA and UNK
4 year Public	$335,805	7
4 year Private	83,084	6
2 year Private	25,000	1
Community College	---	1
Total	$443,889	16

* Vo-tech survey excluded this question.

5. Were any of your student aid funds depleted before the end of the 1973/74 school year?

	No.	Yes	UNK
4 year Public	6	3	0
4 year Private	4	4	1
2 year private	0	3	0
Community college	2	0	0
Vo-tech	15	0	0
Total	27	10	1

6. List source of student aid funds depleted and school month in which funds were depleted.

4 year public: SEOG-1-74; NDSL-3-74; NDSL,SEOG, &State Assist.-3-74

4 year private: CWSP, 4-74; CWSP and SEOG, 9-73; SEOG, 9-73; all Federal - (SEOG, CWSP, NDSL) 6-74.

2 year private: SEOG, 6-74; CWSP, 3-74; and all grants 12-73; and scholastic aid 12-73; SEOG, (No date given).

Community Col.: None

Vo-tech: Not applicable - none

7. Were any funds available which were unused at the end of the year?

	No	Yes	NA and UNK
4 year public	3	6	0
4 year private	5	4	0
2 year private	1	2	0
Community College	0	1	1
Vo-tech (not applicable)			
Total	9	13	1

8. Give sources and amounts of student aid which were unused:

4 year public: NDSL, $123,900; CWSP, $12,970, SEOG, $2,302; NDSL, $311,073; CWSP, $20,912 (rec'd. too late - 6-24-74 to be effectively used for 73-74 school year;) CWSP, $78,000 (Deobligated and redistributed in Arkansas by H. E. W.); SEOG, $20,969; CWSP, $38,637; NDSL, $53,180; BEOG - unlimited. Total - $661,943.

4 year private: SEOG, $5,397; CWSP, $18,282; CWSP, $3,152; NDSL, $28,047; CWSP, $5,316; CWSP, $2,282. Total $62,476.

2 year private: CWSP, $4,016; CWSP amount not given Total, $4,016+

Community Col: CWSP, $3,971 and SEOG, $1,392; Total $5,363

Vo-tech: Not applicable

9. How many full-time or part-time students were placed in employment in the community through your facility's efforts?

	No. Schools	Absolute Number	No. Schools Replying UNK or NA
4 year public	8	317	1
4 year private	7	231	2
2 year private	2	22	1
Community college	4	399	0
Total	21	969	4

10. Give number of students who were awarded financial aid for the 73-75 but changed their minds and did not accept.

	No. Schools	Absolute Number	No. of schools Replying UNK or NA
4 year public	7	793	2
4 year private	7	278	2
2 year private	1	2	2
Community college	1	35	4
Total	16	1,108	10

10a. If you know the reason why the students above declined, give reasons and the number students giving that reason.

Only two schools answered this question, the rest stated this information unknown or not available. The reasons given by the two replying were: 1) Married and decided not to go to college, 2) Transferred to another institution, 3) Received money from other sources, 4) Students' parents needed assistance and went into full-time employment, 5) Financial.

11. Give number of students who were sent letters from your office as a result of indicating they were interested on ACT for 1974-75 school year.

	Letters sent	Responses Rec'd.	No. following thru & rec'd aid	No Cancelled
*4 year public	7,085	4,267	3,067	4,318
**4 year private	706	392	292	412
***2 year private	20	10	10	5
****Com. college	21	21	21	0
Vo-tech (not applicable)				

*This figure includes 4 institutions only
**This figure includes 3 institutions only
***This figure includes 1 institution only
****This figure includes 1 institution only

12. What needs analysis do you use to determine student's needs?

	ACT	CSS	INC. TAX	OWN	NA or UNK
4 year public	6	1	0	1	1
4 year private	6	2	0	0	1
2 year private	1	1	0	0	1
Community Col.	4	1			1
Vo-tech	1	2	15		
Total	18	7	15	1	4

APPENDIX F

RESULTS OF STUDENT AID SURVEY

1974-75 HIGH SCHOOL SENIORS AND JUNIORS

RESULTS OF STUDENT AID SURVEY 1974-75 HIGH SCHOOL SENIORS

Question

1. When you leave high school which of the following do you expect to do for at least the first two years?

	Absolute Frequency	Frequency Percent
Take a full time permanent job	484	25.6
Enter Military service	105	5.6
Continue my education	871	46.1
Work part-time and go to school part-time	312	16.5
Other	104	5.5
No answer	13	0.7

Question

2. If you checked "a" in number (1) do you plan to do any of the following in addition to working full time?

	Absolute Frequency	Frequency Percent
Take correspondence courses	25	1.3
Attend off campus college or university classes	27	1.4
Go to a college or university part- time	62	3.3
Go to a vocational or technical school part-time	148	7.8
Work for at least two years to save enough money then go to school full time	116	6.1
Other	110	5.8
No answer	1401	74.3

Question

3. What type school do you expect to attend?

	Absolute Frequency	Frequency Percent
Four year college or university	869	46.0
Two year degree college	142	7.5
Vocational or technical school	329	17.4
Community College	127	6.7
Proprietary School (Business, Beauty, Real Estate, etc., Private trade school)	108	5.7
None	260	13.8
No answer	54	2.9

Question

4. If you plan to continue your education do you expect to apply for student aid?

	Absolute Frequency	Frequency Percent
Yes	978	51.8
No	694	36.7
No answer	217	11.5

Question

5. Will it be absolutely necessary for you to receive additional financial aid to complete your educational plans?

	Absolute Frequency	Frequency Percent
Yes	666	35.3
No	962	50.9
No answer	261	13.8

Question

6. What percent of your cost will be needed from sources outside your family?

Percent Range	Absolute Frequency	Frequency Percent
0-25	61	3.2
26-50	184	9.7
51-75	167	8.8
76-100	126	6.7
Don't know	45	2.4
No answer	1306	69.2

Question

7. What type student aid will you need? (check only one)

	Absolute Frequency	Frequency Percent
Loan	240	12.7
Grant	325	17.2
Academic Scholarship	179	9.5
Athletic Scholarship	83	4.4
Scholarship (other)	118	6.2
Employment	253	13.4
No answer	691	36.6

Question

8. If you could not get the type aid you circled in number 7 would you accept any of the assistance listed?

	Absolute Frequency	Frequency Percent
Yes	1039	55.0
No	215	11.4
No answer	635	33.6

Question

9. If a grant or loan is not available would you be willing to work to help pay for the cost of your education after high school?

	Absolute Frequency	Frequency Percent
Yes	1261	66.8
No	93	4.9
No answer	535	28.3

Question

10. Do you plan to graduate from high school?

	Absolute Frequency	Frequency Percent
Yes	1851	98.0
No	9	0.5
No answer	29	1.5

Question

11. Check the appropriate space to indicate most nearly your family's gross annual income.

	Absolute Frequency	Frequency Percent
-0- to $4,999	212	11.2
$5,000 - $7,999	284	15.0
$8,000 - $10,999	330	17.5
$11,000 - $12,999	237	12.5
$13,000 - $14,999	154	8.2
$15,000 or over	379	20.1
No answer	293	15.5

Question

12. How many family members live in the home and are dependent on the above income for support?

	Absolute Frequency	Frequency Percent
2	137	7.3
3	369	19.5
4	472	25.0
5	366	19.4
6	191	10.1
7	129	6.8
8	75	4.0
9 or more	49	2.6
No answer	101	5.3

Question

13. What is your mother's occupation?

	Absolute Frequency	Frequency Percent
Manager, Dept. head, etc.	20	1.1
Professional	164	8.7
Technician	89	4.7
Sales worker	43	2.3
Office worker	221	11.7
Skilled	10	0.5
Semi-skilled	172	9.1
Laborer	10	0.5
Service worker	102	5.4
Owner of small business	26	1.4
Small farmer	3	0.2
Housewife	814	43.1
Retired	10	0.5
Disabled	9	0.5
Deceased	18	1.0
Public assistance	3	0.2
No answer	175	9.1

Question

14. What is your father's occupation?

	Absolute Frequency	Frequency Percent
Manager, Dept. head, etc.	165	8.7
Professional	205	10.9
Technician	354	18.7
Sales worker	42	2.2
Office worker	21	1.1
Skilled	151	8.0
Semi - skilled	179	9.5
Laborer	52	2.8
Service worker	44	2.3
Owner of small business	113	6.0
Small farmer	93	4.9
Medium Farmer	36	1.9
Retired	87	4.6
Disabled	61	3.2
Deceased	83	4.4
Public assistance	4	0.2
No answer	199	10.6

Question

15. If you have been accepted for any student aid please identify the source.

	Absolute Frequency	Frequency Percent
Yes	51	2.7
No	83	4.4
No answer	1755	92.9

Question

16. Have you applied for any student aid but do not know if you have been accepted yet?

	Absolute Frequency	Frequency Percent
Yes	185	9.8
No	1087	57.5
No answer	617	32.7

Question

17. How did you learn about student aid?

	Absolute Frequency	Frequency Percent
School	595	31.5
Friend	49	2.6
Family member	45	2.4
College	102	5.4
Never	77	4.1
Other	33	1.7
No answer	988	52.3

Question

18. Please check one of the following which pertains to you:

	Absolute Frequency	Frequency Percent
Afro-American	266	14.1
American Indian	23	1.2
Caucasian (white)	1526	80.8
Oriental-American	18	1.0
Spanish-American	3	0.2
Mexican-American	4	0.2
No answer	49	2.5

Question

19. Are you a male or female?

	Absolute Frequency	Frequency Percent
Male	841	44.5
Female	045	55.3
No answer	3	0.2

Question

20. Number of parents working:

	Absolute Fequency	Frequency Percent
Both	688	36.4
Mother only	161	8.5
Father only	756	40.0
Neither	157	8.3
No answer	127	6.8

21. Size of school surveyed:	Absolute Frequency	Frequency Percent
0-299	371	19.6
300-599	704	37.3
Over 600	814	43.1

RESULTS OF STUDENT AID SURVEY 1974-75 HIGH SCHOOL JUNIORS

Question

1. When you leave high school which of the following do you expect to do for at least the first two years?

	Absolute Frequency	Frequency Percent
Take a full time permanent job	336	24.5
Enter Military service	82	6.0
Continue my education	589	43.0
Work part-time and go to school part-time	257	18.8
Other	93	6.8
No answer	13	0.9

Question

2. If you checked "a" in number (1) do you plan to do any of the following in addition to working full time?

	Absolute Frequency	Frequency Percent
Take correspondence courses	27	2.0
Attend off campus college or university classes	10	0.7
Go to a college or university part-time	26	1.9
Go to a vocational or technical school part-time	124	9.1
Work for at least two years to save enough money then go to school full fime	70	5.1
Other	86	6.3
No answer	1027	74.9

Question

3. What type school do you expect to attend?

	Absolute Frequency	Frequency Percent
Four year college or university	605	44.2
Two year degree college	88	6.4
Vocational or technical school	290	21.2
Community College	28	2.0
Proprietary School (Business, Beauty, Real Estate, etc., Private trade school)	108	7.9
None	206	15.0
No answer	45	3.3

Question

4. If you plan to continue your education do you expect to apply for student aid?

	Absolute Frequency	Frequency Percent
Yes	637	46.5
No	516	37.7
No answer	217	15.8

Question

5. Will it be absolutely necessary for you to receive additional financial aid to complete your educational plans?

	Absolute Frequency	Frequency Percent
Yes	418	30.5
No	698	50.9
No answer	254	18.6

Question

6. What percent of your cost will be needed from sources outside your family?

Percent Range	Absolute Frequency	Frequency Percent
0-25	46	3.4
26-50	133	9.7
51-75	57	4.2
76-100	65	4.7
Don't know	22	1.6
No answer	1047	76.4

Question

7. What type student aid will you need? (check only one)

	Absolute Frequency	Frequency Percent
Loan	170	12.4
Grant	161	11.8
Academic Scholarship	117	8.5
Athletic Scholarship	85	6.2
Scholarship (other)	93	6.8
Employment	172	12.6
No answer	572	41.7

Question

8. If you could not get the type aid you circled in number 7 would you accept any of the assistance listed?

	Absolute Frequency	Frequency Percent
Yes	677	49.4
No	131	9.6
No answer	562	41.0

Question

9. If a grant or loan is not available would you be willing to work to help pay for the cost of your education after high school?

	Absolute Frequency	Frequency Percent
Yes	850	62.0
No	50	3.6
No answer	470	34.4

Question

10. Do you plan to graduate from high school?

	Absolute Frequency	Frequency Percent
Yes	1,340	97.8
No	10	0.7
No answer	20	1.5

Question

11. Check the appropriate space to indicate most nearly your family's gross annual income.

	Absolute Frequency	Frequency Percent
-0- to $4,999	130	9.5
$5,000 - $7,999	222	16.2
$8,000 - $10,999	240	17.5
$11,000 - $12,999	173	12.6
$13,000 - $14,999	106	7.7
$15,000 - or over	275	20.1
No answer	224	16.4

Question

12. How many family members live in the home and are dependent on the above income for support?

	Absolute Frequency	Frequency Percent
2	75	5.5
3	279	20.4
4	365	26.6
5	276	20.1
6	149	10.9
7	77	5.6
8	26	1.9
9 or more	42	3.1
No answer	81	5.9

Question

13. What is your mother's occupation?

	Absolute Frequency	Frequency Percent
Manager, Dept. head, etc.	5	0.4
Professional	110	8.0
Technician	42	3.1
Sales worker	31	2.3
Office worker	164	12.0
Skilled	8	0.6
Semi-skilled	156	11.4
Laborer	7	0.5
Service worker	75	5.5
Owner of small business	17	1.2
Small farmer	4	0.3
Medium farmer	3	0.2
Housewife	592	43.2
Retired	4	0.3
Disabled	5	0.4
Deceased	12	0.9
Public assistance	7	0.5
No answer	128	9.2

Question

14. What is your father's occupation?

	Absolute Frequency	Frequency Percent
Manager, Dept. head, etc.	91	6.6
Professional	148	10.8
Technician	187	13.6
Sales worker	39	2.8
Office worker	11	0.8
Skilled	122	8.9
Semi-skilled	165	12.0
Laborer	43	3.1
Service worker	39	2.8
Owner of small business	72	5.3
Small farmer	86	6.3
Medium farmer	59	4.3
Retired	50	3.6
Disabled	46	3.4
Deceased	43	3.1
Public assistance	4	0.3
No answer	165	12.3

Question

15. If you have been accepted for any student aid please identify the source.

	Absolute Frequency	Frequency Percent
Yes	15	1.1
No	45	3.3
No answer	1310	95.6

Question

16. Have you applied for any student aid but do not know if you have been accepted yet?

	Absolute Frequency	Frequency Percent
Yes	28	2.0
No	813	59.3
No answer	529	38.7

Question

17. How did you learn about student aid?

	Absolute Frequency	Frequency Percent
School	334	24.4
Friend	36	2.6
Family member	44	3.2
College	33	2.4
Never	73	5.3
Other	19	1.4
No answer	831	60.7

Question

18. Please check one of the following which pertains to you:

	Absolute Frequency	Frequency Percent
Afro-American	216	15.8
American Indian	27	2.0
Caucasian (white)	1068	78.0
Oriental-American	8	0.6
Spanish-American	5	0.4
Mexican-American	4	0.3
No answer	42	2.9

Question

19. Are you male or female?

	Absolute Frequency	Frequency Percent
Male	624	45.5
Female	743	54.2
No answer	3	0.3

Question

20. Number of parents working:

	Absolute Frequency	Frequency Percent
Both	494	36.1
Mother only	113	8.2
Father only	556	40.6
Neither	86	6.3
No answer	121	8.8

Juniors cont'd

21. Size of school surveyed	Absolute Frequency	Frequency Percent
0-299	321	23.4
300-599	577	42.1
Over-600	472	34.5

APPENDIX G

List of Postsecondary Education Facilities
Participating in Survey

POSTSECONDARY EDUCATION FACILITIES PARTICIPATING IN SURVEY

COMMUNITY COLLEGES

Garland County Community College
Phillips County Community College
Westark Community College

PRIVATE TWO-YEAR COLLEGES

Crowley's Ridge Junior College
Shorter College
Southern Baptist College

PRIVATE FOUR-YEAR COLLEGES

Arkansas Baptist College
Arkansas College
Central Baptist College
College of the Ozarks
Harding College
Hendrix College
John Brown University
Ouachita Baptist University
Philander Smith College

PUBLIC FOUR-YEAR COLLEGES

Arkansas Polytechnic College
Arkansas State University - Jonesboro
Arkansas State University - Beebe Branch (Included with ASU-Jonesboro)
Henderson State University
Southern State College
University of Arkansas at Fayetteville
University of Arkansas at Little Rock
University of Arkansas at Monticello
University of Arkansas at Pine Bluff
University of Central Arkansas

PROPRIETARY SCHOOLS

AmTax Preparation Course
Arkansas College of Barbering & Hair Design
Bar Review of Arkansas, Inc.
Bee Jay's Hairstyling Academy
Blackwood Beauty School, Inc.
Brian's Hot Springs Business College
Broadway School of Real Estate (There were 2 of these schools)
Draughon School of Business
H & R Block Tax School (There were 8 of these schools)
Hadfield Real Estate Exam Review Course
Hakcumb Flying School
Juanita's School of Hair Design
McCarty Flying Service, Inc.
Mellie's Beauty College
Mr. D's Academy of Beauty Culture
Mr. Maurice Beauty College
Newport Beauty School
R & M Beauty School
Rita's Hair Design Institute
Ruth's Beauty College
St. Edward's Mercy School of Rad. Technology
St. Vincent Infirmary School of Practical Nursing
School of Radiologic Technology
Tucker's Beauty School, Inc.

VOCATIONAL-TECHNICAL SCHOOLS

Arkansas Valley Vo-Tech
Black River Vo-Tech
Cotton Boll Vo-Tech
Crowley's Ridge Vo-Tech
Delta Vo-Tech
Foothills Vo-Tech
Little Rock Vo-Tech
Oil Belt Vo-Tech
Ouachita Vo-Tech
Petit Jean Vo-Tech
Pines Vo-Tech
Quapaw Vo-Tech
Red River Vo-Tech
Southwest Vo-Tech
Twin Lakes Vo-Tech

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